

CALIFORNIA **DEPARTMENT OF INSURANCE**

2002 ANNUAL REPORT *of the* INSURANCE COMMISSIONER



2002 ANNUAL REPORT *of the* INSURANCE COMMISSIONER

For the year ending December 31, 2002

Containing data compiled from annual statements of insurers required by law, showing the condition and affairs of each insurer's business transactions under certificate of authority of the State of California and including a report of Conservation and Liquidation proceedings to December 31, 2002.

DEPARTMENT OF INSURANCE

OFFICE OF THE COMMISSIONER
300 CAPITOL MALL, SUITE 1700
SACRAMENTO, CA 95814
(916) 492-3500
(916) 445-5280 (FAX)
www.insurance.ca.gov



April 27, 2005

The Honorable Arnold Schwarzenegger
Governor, State of California
State Capitol
Sacramento, CA 95814

Dear Governor Schwarzenegger:

I am pleased to present to you the 2002 Annual Report as prepared during Insurance Commissioner Harry Low's administration in accordance with the requirements of Section 12922 of the California Insurance Code.

Also included in this report is the information required by the following California Insurance Code Sections: 1060 (report on insurance business insolvency and delinquency proceedings, names of those persons proceeded against, and whether such persons have resumed business, been liquidated, or have been mutualized); 12921.1 (report on program to investigate complaints, respond to inquiries received, and bring enforcement actions against insurers); and 12921.4 (report on all actions taken with respect to patterns of complaints against insurance or production agencies).

This report provides a synopsis of the statements, which reflect the general condition of the insurance business in California, and a detailed statement of monies received by the California Department of Insurance in the calendar year 2002.

Sincerely,

A handwritten signature in black ink, reading "John Garamendi". The signature is fluid and cursive, with the first name "John" being particularly prominent.

JOHN GARAMENDI
Insurance Commissioner

State of California Insurance Commissioners

For the Years 1868 Through 2002

George W. Mowe	1868-1872
J.W. Foard	1872-1878
J.C. Maynard	1878-1882
George A. Knight	1882-1886
J.C.L. Wadsworth	1886-1890
J.N.E. Wilson	1890-1894
M.R. Higgins	1894-1897
Andrew J. Clunie	1897-1902
E. Myron Wolfe	1902-1910
E.C. Cooper	1910-1914
J.E. Phelps	1914-1917
Alexander McCabe	1917-1923
E.C. Cooper (Acting)	1923
George D. Squires	1923-1925
Charles R. Detrick	1925-1929
E. Forrest Mitchell	1929-1935
Samuel L. Carpenter, Jr.	1935-1938
Rex B. Goodcell	1938-1939
Anthony Caminetti, Jr.	1939-1943
Maynard Garrison	1943-1947
Wallace K. Downey	1947-1950
John R. Maloney	1951-1955
F. Britton McConnell	1955-1963
Stafford R. Grady	1963-1966
Richard S.L. Roddis	1966-1968
Anthony R. Pierno	1968

Richards D. Barger	1968-1972
Gleeson L. Payne	1972-1975
Wesley J. Kinder	1975-1980
Ansel Shapiro (Interim)	1981
Robert C. Quinn	1981-1983
Bruce Bunner	1983-1986
Roxani M. Gillespie	1986-1991
John Garamendi	1991-1994
Chuck Quackenbush	1994-2000
Clark Kelso (Acting)	2000
Harry W. Low	2000-2002

2002 Organizational Chart

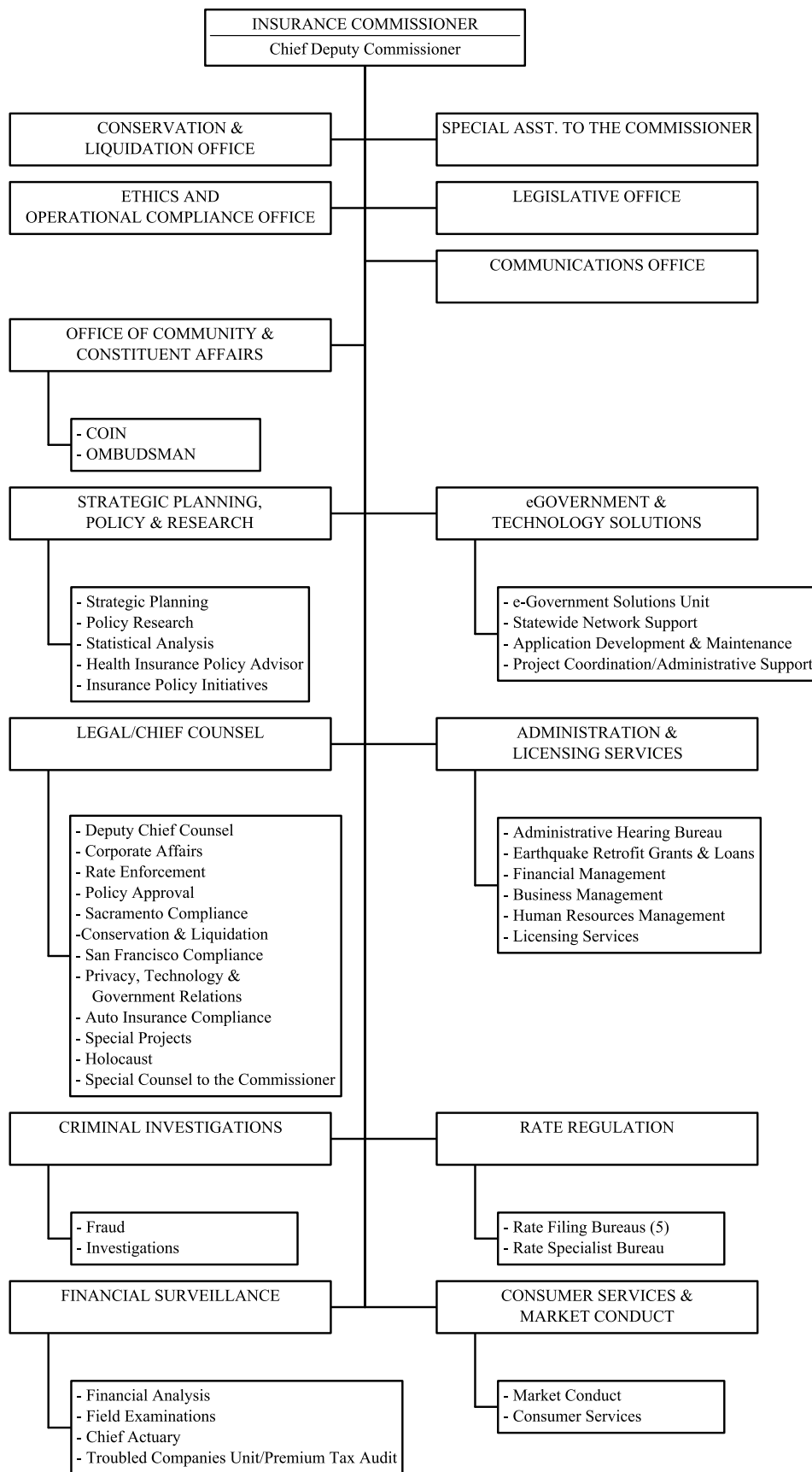


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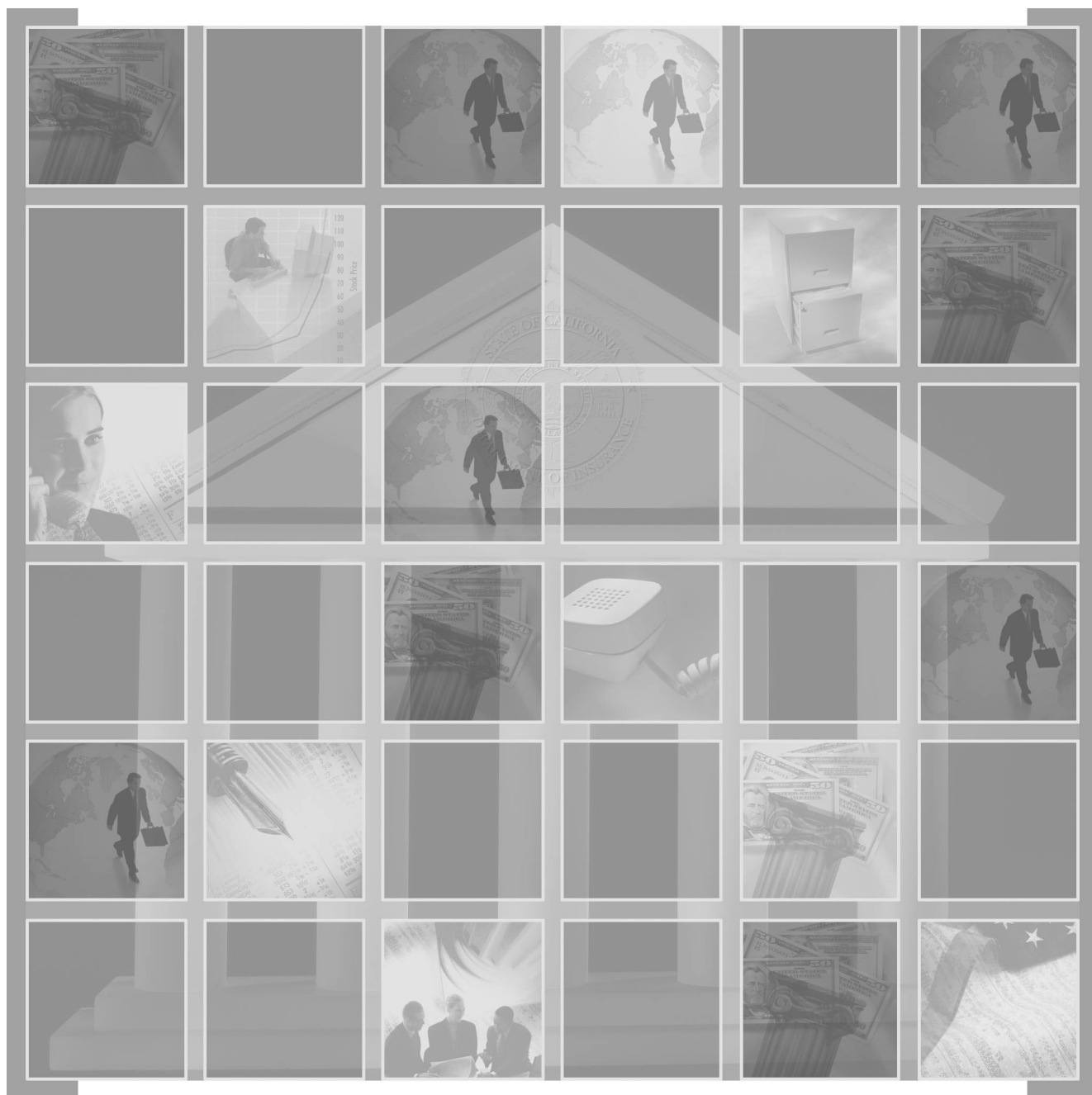
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Office of Ethics & Operational Compliance

The Ethics and Operational Compliance Office (EOCO) provides California Department of Insurance (CDI) management with independent, objective, accurate, and timely information necessary to make policy decisions.

The EOCO assists management in their efforts to increase operational and program efficiency and effectiveness by providing them with analysis, appraisals, recommendations, and technical assistance.

The office has four basic functions: Audits, Information Security, the Office of Ethics and the Equal Employment Opportunity Compliance Office.

AUDITS

Audits is broken into Internal Audits of the Department of Insurance and the Conservation and Liquidation Office (CLO), and External Audits.

Internal audits of the Department of Insurance and CLO is responsible for:

- Ensuring the SAM¹ internal control review within the department. The audit reviews separation of duties and proper authorization of documents.
- Performing and maintaining a current risk analysis of the Department.
- Using risk analysis to create and implement a two-year audit plan. The audit plan is the road map of the audits that will be conducted over the next two years.
- Conducting audits at the request of executive staff.
- Performing audit follow-up to ensure recommendations of audit reports are implemented.
- Coordinating various activities such as External audits and audit responses directed to external auditors.

2002 HIGHLIGHTS

- Completed audit of vehicles leased by the Department.
- Completed audit of Department-owned vehicles.
- Completed audit of CLO legal contracting process.
- Developed and implemented an audit finding tracking database to ensure audit recommendations are implemented thus reducing risk of reoccurrence.
- External audits consist of two units; Curriculum Compliance and Grants.

Curriculum Compliance

- The Curriculum unit conducts compliance reviews of education providers that supply continuing education and pre-licensing education to insurance brokers and agents conducting reviews of both contact (classroom setting) and non-contact classes (such as Internet classes.)
- The reviews are conducted to ensure providers are following applicable rules. A review will verify that instructors are qualified to teach and the Department has approved the subject matter being taught.

2002 HIGHLIGHTS

- Developed and obtained a memorandum of understanding with Producer Licensing Bureau regarding the audit process for the curriculum educational providers.

¹ The State Administrative Manual (SAM) includes rules on how state departments must operate. Most of it is derived from the Government Code.

- Developed and obtained Producer Licensing Bureau management approval for audit program utilized in the audit of curriculum providers.
- Conducted 11 preliminary reviews of various types of educational providers to determine a recommendation for audit.
- Conducted two audits and issued final audit reports for two Sacramento-based educational providers.

GRANTS

- The Grant unit conducts reviews of county District attorney offices that receive local assistance grants from the department.
- The grants are awarded to counties to help them investigate and prosecute workers' compensation, auto fraud and organized crime.
- The reviews are conducted to ensure that the counties are spending the grant funds in accordance with guidelines.

2002 HIGHLIGHTS

- Conducted audit fieldwork for 10 County District Attorney Offices auditing grant funds.
- Issued three final audit reports to County District Attorney Offices regarding their Workers' Compensation and Automobile Insurance Fraud Grant Funds.
- Recommended recovery of \$88,000 in Insurance Fraud Grant carry over funds to the Department.
- Conducted first desk audit for one County District Attorney Office on the Workers' Compensation and Automobile Insurance Fraud Grant Fund program.

INFORMATION SECURITY OFFICE (ISO)

- ISO's main focus is to ensure that no unauthorized modification, deletion, or disclosure of information included in department files and data bases compromises the integrity of state programs, violates individual right to privacy, and constitutes a criminal act.
- To achieve its goals ISO works closely with the eGovernment and Technology Solutions Division.
- ISO establishes and maintains the Department's Operational Recovery Plan, so the Department will be able to protect its information assets in the event of a disaster or serious disruption to its operations.
- ISO also conducts surveys of resource utilization and provides input on department policies and system vulnerabilities.

2002 HIGHLIGHTS

- Completed and submitted Operational Recovery Plan (ORP) pursuant to State Administrative Manual (SAM) § 4843. The ORP is submitted to the Department of Finance each year and is the guide for CDI operations in the event of a catastrophe.
- Assisted program staff in the identification of all department databases and orphaned files for application inventory and operational recovery plan process.
- Provided information technology staff with a Windows standard installation process to reasonably comply with best practices and baseline standards from the System Administration, Networking and Security (SANS) organization.
- Developed issue memorandum and obtained funding and approval to implement ORP hotsite so CDI consumer hotline number can be maintained during a catastrophic event.
- Assisted with development of Internal Audit Unit's audit tracking database.
- Served as a contributing member for the Health Insurance Portability and Accountability Act (HIPAA) Privacy and Security Workgroup.
- Assisted Information Technology staff in writing the first back-up procedures for CDI network.

OFFICE OF ETHICS

The Office of Ethics provides a confidential environment for the reporting of unethical activities not governed by Equal Employment Opportunity or labor contracts. It also investigates reported unethical activities and reports material findings to the appropriate agencies as required. The office also responds to inquiries about California's Fair Political Practices Act and the CDI's incompatible activities statements.

2002 HIGHLIGHTS

- Responded to approximately 24 inquiries regarding Fair Political Practices and Department Incompatible Activities Statements.
- Provided ethics training to managers and supervisors.
- Participated in the development and distribution of new incompatible activities statement for excluded employees.

EQUAL EMPLOYMENT OPPORTUNITIES (EEO) COMPLIANCE OFFICE

The EEO office promotes equal employment opportunity and upward mobility based on merit. The EEO Officer is responsible for 1) the EEO Program, which provides information, counseling, training on discrimination prevention and investigates discrimination complaints; 2) the Disabled Program, which fosters the hiring and support of individuals with disabilities; 3) the Cultural/Workforce Diversity Program, which assists employees at every level to develop knowledge and skills necessary to resolve misunderstandings.

2002 HIGHLIGHTS

- Arranged for mandatory sexual harassment training for approximately half of CDI employees.
- Drafted revisions of five EEO policies—age, disability, harassment, race/color/national origin and sexual orientation.
- Responded to four formal and 10 informal discrimination complaints.
- Provided counseling to 37 employees.

Administration & Licensing Services Branch

The mission of the Administration and Licensing Services Branch is to protect insurance consumers and maintain the integrity of the insurance industry by assisting with the implementation and enforcement of insurance licensing laws, and by providing professional, quality support services to each of the California Department of Insurance's (CDI) programs

This Branch consists of the Business Management Bureau, the Human Resources Management Division, the Information Technology Division, the Licensing Services Division and the Financial Management Division.

BUSINESS MANAGEMENT BUREAU (BMB)

The Business Management Bureau is a multidisciplinary team consisting of 25 employees (17 in Sacramento, five in Los Angeles, and three in San Francisco) that are responsible for carrying out the following responsibilities:

- Preparation, coordination and processing of all contracts and purchase documents in accordance with State law, policies and procedures (Sacramento BMB).
- Providing mail services and supplies at the three largest CDI work-sites: Sacramento, San Francisco, and Los Angeles.
- Overseeing and managing all facilities projects, issues and leases at each of the 16 CDI addresses and locations.
- Managing records retention, fixed assets, forms, transportation, Conflict of Interest, and reproduction programs/processes.

HUMAN RESOURCES MANAGEMENT DIVISION (HRMD)

The Human Resources Management Division consists of four units, the Labor Relations, Health and Safety and Workers' Compensation Unit; the Selection, Training and Merit Issues Unit; Personnel Transactions Unit and the Personnel Operations Unit.

- The Labor Relations, Health and Safety and Workers' Compensation Unit is responsible for labor contract implementation issues, including grievance processing; updating emergency evacuation plans and teams and providing evacuation and safety training; responding to reasonable accommodation requests; providing information and advice on ergonomic compliance and managing Workers' Compensation claims filed by CDI employees.
- The Selection, Training, and Merit Issues Unit administers civil service exams, coordinates training for departmental employees, investigates merit issue complaints and appeals, and manages the various departmental awards programs.
- The Personnel Transactions Unit is responsible for issues related to payroll, employee benefits, leave balances, and access to employee personnel files.
- The Personnel Operations Unit provides departmental managers and supervisors with consultative services and assistance with various human resources-related subject areas including, but not limited to, hiring, employee discipline, classification and compensation, recruitment, employee assistance, the Family and Medical Leave Act, bilingual services and employee performance.

INFORMATION TECHNOLOGY DIVISION (ITD)

The Information Technology Division (ITD) consists of three bureaus: the Statewide Network Support Bureau, the Application Development and Maintenance Bureau, and the Project Coordination and Administrative Support Bureau.

- The Statewide Network Support Bureau (SNSB) provides technical support for CDI's computer network including the Local Area Network (LAN), Wide Area Network (WAN), Internet, Intranet; telecommunications network, and CDI's personal computers including hardware & software installation and maintenance. SNSB has technical support staff in CDI's three main sites. This staff provides technical support for the three main sites and for CDI's 11 satellite sites.
- The Application Development and Maintenance (ADAM) Bureau provides continuous optimization, maintenance and custom software development to meet the business needs of CDI, including the Integrated Database, the Fraud Integrated Database system, Internet/Intranet development, and custom interfaces. ADAM is responsible for keeping abreast of the latest advancements in application tools and technology. ADAM monitors and maintains the Oracle Application Server, commonly referred to as the 'middle tier' and works with Data Administrators at the Teale Data Center where CDI's departmental data is stored.
- The Project Coordination and Administrative Support Bureau is the home of the Project Management Office (PMO) for information technology related projects, supporting CDI program area strategies, and the Administrative Support Unit (ASU). The PMO provides leadership in project management methodologies and ensures compliance with control agency requirements for IT projects. The ASU provides coordination of IT related hardware and software procurements, IT requests for service, and organizational support to the ITD.

MAJOR TECHNOLOGY ACCOMPLISHMENTS IN 2002

- Web-enabled producer licensing examination scheduling.
- Computerized testing for producer applicants.
- Education Provider Course Roster System provides an Internet listing of available classes for agents continuing educational requirements.
- Improvements to Compare Premiums/Rates allow consumers to compare rates for Long-Term Care Insurance, Automobile Insurance, Homeowners Insurance and Medicare Supplement Insurance via the Internet.
- Class Roster Edits allows education providers to credit licensees with continuing education course requirements via the Internet.
- License Reformat and Print provides a new updated look for licenses issued to insurance agents and brokers and includes a wallet size identification card with the same information as the license.
- Improvements to CDI's Early Warning System to more effectively utilize information about the financial health of the insurance industry.
- Improvements to CDI's Fraud Integrated Database System to more effectively track and report on Suspected Fraudulent Claims.

- Prepared and submitted a Feasibility Study Report on Electronic Records Management & Publication to Department of Finance for approval supporting the program area in establishing a technology standard for records management.

LICENSING SERVICES DIVISION (LSD)

The Licensing Services Division (LSD), under the authority of the California Insurance Code, protects insurance consumers and maintains the integrity of the insurance industry by determining the qualifications and eligibility of applicants for licenses. The Division consists of two Bureaus, the Producer Licensing Bureau and the Licensing Background Bureau.

The Producer Licensing Bureau (PLB) is primarily responsible for issuing, maintaining and updating records of all insurance producer licenses; preparing and administering written qualifying insurance examinations; and the review and approval of education courses submitted by insurance companies, educational institutions, and others.

The Licensing Background Bureau (LBB) is responsible for obtaining information and documentary evidence regarding criminal convictions and other adverse actions in the backgrounds of insurance producers, licensing applicants, and organizations seeking authority to transact insurance in California. LBB analyzes the evidence and recommends a course of action against the licensee/applicant.

ACCOMPLISHMENTS IN 2002

PRODUCER LICENSING BUREAU (PLB)

During 2002, PLB continued to complete several projects encompassing e-government initiatives, customer service improvement projects, and implementing new legislation.

COMPUTER-BASED EXAMINATIONS

By October 2002, the CDI completed the automation of its four primary examination centers in Los Angeles, Sacramento, San Diego and San Francisco. Examinees may skip and return to questions; examinations are graded by the computer, eliminating the potential of cheating; deficient areas of the examination are identified for those examinees that fail; and test validation activities are now possible. Licenses are now issued within two days of passing the examination as compared to ten days with a pencil and paper examination.

ON-LINE SCHEDULING OF EXAMINATIONS

To complement the computer-based examination process, during December 2002, the CDI began to provide insurance license applicants with the ability to schedule their examinations through the CDI's web site. The self-

scheduling option allows the examinee to choose the date, time and location of their examination. At the time of scheduling the examination, the examinee pays the examination fee by using a credit card.

The online examination scheduler allows examinees to schedule their examination and pay the examination fees at their convenience. The on-line examination scheduling process dramatically reduces the time between submitting an application and taking the examination from 10 days to as short as two days, if seats are available.

TELEPHONE LICENSE RENEWALS FOR AGENTS WITHIN 72 HOURS

During November 2002, the CDI began offering a new license renewal service for its California resident licensees that allows for renewing insurance licenses through the Producer Licensing Toll-Free telephone number. When agents call the toll-free number, the agent is connected to the Producer Licensing Interactive Voice Response System (IVR). The IVR guides the agent step-by-step through the renewal process.

The IVR asks the agent the same questions that are stated on the traditional mail-in renewal application. The agent answers the questions by using the telephone keypad. After receiving the required information, the IVR requests the agent to submit a credit card payment for the appropriate amount of the renewal. The credit card information is also submitted using the telephone keypad. There is no additional fee for using this service. Similar to renewing licenses through the CDI web site, the renewed licenses are mailed within 72 hours of submitting the renewals via the IVR.

ON-LINE LICENSE RENEWALS FOR AGENTS

Beginning in April 2002, the CDI introduced a new method for individuals to apply for an insurance license. Specifically, individuals can submit an application for a license through the Internet. Applicants begin the transaction on the CDI's web site and to complete the transaction are transferred to another web site that is maintained by the licensing system vendor. The applicants are asked the same questions as stated on the traditional mail application and submit a credit card payment for the appropriate amount. The applicant will send the printout of the application, which includes their original signature, to the CDI for final processing.

Individuals using this service may receive their insurance license in as little as two weeks from the date that the application was submitted. This time frame compares to an average of six weeks if the application is mailed to the CDI. During 2002, 1,962 individuals submitted their insurance license application using the on-line service.

ON-LINE EDUCATION COURSE ROSTER SUBMISSION

In July 2002, the CDI began to offer a new method for Education Providers to submit their completed course rosters. Specifically, Education Providers may now submit their course rosters through the CDI web site. The CDI's web site will be updated within 24 hours of the course roster submission, showing the addition of the course and awarded continuing education hours to the agent's record.

CUSTOMER SERVICE IMPROVEMENT PROJECTS

Other improvements to producer licensing services were implemented such as:

- In March 2002, replaced the Producer Licensing IVR with an IVR that is easier to use, provides more comprehensive information, and reduces the amount of staff intervention with agents.
- In June 2002, introduced a new, more professional looking insurance license, which includes a pocket identification card.

NEW LICENSING REQUIREMENTS

PLB successfully completed the following steps to implement legislation (AB 2984, Chapter 203, Statutes of 2002) that was made in an effort to achieve reciprocity and preserve state regulation of producer licensing effective January 1, 2003:

- Promulgate emergency regulations that among many changes make it easier for agents moving from California to continue to be licensed, allow for some licensing requirements to be post-licensure, and allow for more business entity types to be licensed.
- Develop a new license application that incorporates the new requirements.
- Develop a web page on the CDI's web site that details all of the changes in licensing requirements.

STATISTICS

The chart below compares key workload statistics between calendar years 2001 and 2002.

STATISTIC	TOTAL- CY 2001	TOTAL- CY 2002	PERCENTAGE CHANGE
License Applications Received	52,844	51,849	-2%
License Examinations Scheduled	51,469	51,600	+.3%
New Licenses Issued	50,386	45,989	-9%
Licenses Renewed	91,700	100,241	+9%
Insurance Company Appointments and Terminations	332,276	462,621	+39%
Bonds Processed	7,474	7,559	+1%
Telephone Calls Handled by Producer Licensing Staff	254,002	227,433	-10%

LICENSING BACKGROUND BUREAU (LBB)

The LBB continued to expand its operations during CY 2002, successfully transitioning the insurance company background functions and surplus lines filing activities from other areas of the CDI.

SIGNIFICANT ACCOMPLISHMENTS IN 2002

- Streamlined the procedures to follow for surplus line applications, eliminating supplemental documentation requirements for the background screening process of surplus line applicants; thereby reducing the processing time for surplus line broker applicants.
- Developed and implemented a fingerprint tracking and coding system to note the status of rap sheet results submitted from both the Department of Justice and Federal Bureau of Investigations.
- Established a priority system for suspected violation cases.

STATISTICS:

The chart below compares key workload statistics between calendar years 2001 and 2002. The 2001 totals represent the period August 2001 to December 2001:

STATISTIC	TOTAL- CY 2001	TOTAL- CY 2002	PERCENTAGE CHANGE*
Background Review Requests Received	1,553	4,760	+207%
Background Reviews Completed	1,321	4,178	+216%
Cases Referred to Legal Division for Formal Disciplinary Action	122	311	+155%
Cases Concluded Under the Alternative Resolution Program	175	392	+124%
* The percentage change compares five months of data during CY 2001 (August through December) with the entire CY 2002.			

CASEWORK:

LBB's casework is derived from three sources:

- The Producer Licensing Bureau refers license applications wherein the applicant has answered affirmatively to a background question in the license application.
- The State Department of Justice provides on-going criminal history information on license applicants and current licenses based on fingerprints submitted during the initial licensing process.
- The CDI Legal Branch requires background reviews of persons serving as an officer or controlling person of an insurance company doing or proposing to do business in this state.

ALTERNATIVE RESOLUTION PROGRAM:

LBB handles many of its cases under CDI's Alternative Resolution Program, which consists of having LBB analysts, rather than attorneys, offer sanctions with subjects and prepare the necessary legal documents to impose discipline. The Alternative Resolution Program saves thousands of hours of valuable attorney time and enables CDI's attorneys to focus their attention to more serious types of cases. The Alternative Resolution Program also helps expedite the licensing process for applicants.

Certain criminal convictions and previous regulatory actions have a direct bearing on the qualification of persons applying for licenses. Violent crimes and serious economic crimes, such as assault, rape, forgery, embezzlement, and theft, are of particular concern; and, are grounds for the Commissioner to deny or revoke a license. The background information collected by the LBB is used to evaluate an applicant's background and, when appropriate, to present as evidence in legal proceedings to deny or revoke a license.

FINANCIAL MANAGEMENT DIVISION (FMD)

The Financial Management Division consists of three bureaus and one unit, the Accounting Services Bureau, the Administrative Systems Unit, the Budget and Revenue Management Bureau, and the Earthquake Grants and Loans Bureau.

- The Budget and Revenue Management Bureau develops CDI's Annual Budget including the preparation and submission of all Supplementary Schedules required by the Department of Finance (DOF) for creation of the Governor's Budget. The CDI's Fiscal Year 2003-04 proposed budget is \$169 million and supports 1307.8 positions.
- The Budget and Revenue Management Bureau coordinates and prepares a quarterly fiscal analysis. The analysis includes the reconciliation of allotments to authorized appropriations, the monitoring of program allotments and their comparison to the actual levels of expenditure, the distribution of monthly expenditure data, and the projection of expenditures for the remainder of the current Fiscal Year.
- The Administrative Systems Unit is responsible for overseeing the operations of the CDI's Time Activity Reporting System (TARS), providing TARS training and technical assistance to all CDI staff, providing technical financial support to users of various fiscal systems including CALSTARS, establishing of new program cost accounts, updating of cost allocation plan, and developing specialized financial related management reports.
- The Accounting Services Bureau (ASB) is responsible for a full range of accounting functions including payables, receivables, revolving fund, cashiering, general ledger, security deposits and gross premium and surplus line tax collection. Approximately \$1.58 billion in tax revenue is collected annually to support the State's General Fund. The ASB maintains centralized records of the CDI's appropriations, financial activities, and cash flow to ensure effective management of the CDI's financial affairs and to provide accurate financial reports to state control agencies.
- The Earthquake Grants and Loans Bureau is responsible for implementing a program to structurally retrofit homes owned by low to moderate income homeowners. The program provides funding for structurally changing at-risk homes to adhere to proven earthquake mitigation procedures. The program has retrofitted over 2,064 homes (as of June 2003) since its inception in 1996.

Since the inception of the Earthquake Grants and Loans Program in 1996, approximately 2,064 homes have been retrofitted in 29 Seismic Safety Zone 4 counties. Eighteen of the homes were retrofitted in Napa County just before the September 3, 2000 Napa earthquake. The retrofitted homes were not damaged although they were located near the Yountville epicenter while many non-retrofitted homes nearby were damaged.

A partnership between the CDI and Office of Emergency Services (OES)/Federal Emergency Management Agency (FEMA) was completed in 2002. Two hundred twenty-two (222) homes were retrofitted with the \$500,000 grant funds with state matching funds of \$125,000 (25%).

In addition, CDI received grant funds from the City of Oakland of \$600,000 with state matching funds of \$150,000 (25%) to retrofit homes in the City of Oakland.

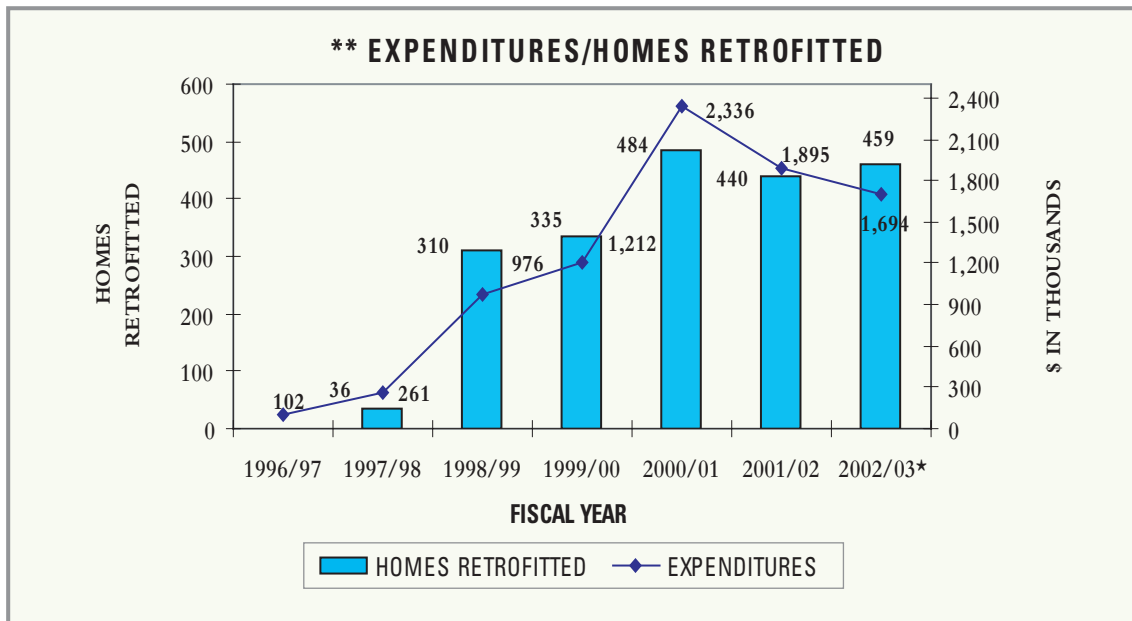
Grants can be used for a variety of earthquake retrofit procedures for site built homes such as bolting a home to the foundation, strengthening cripple walls, strapping hot water heaters, installing automatic gas shut-off valves, and installing earthquake resistant bracing systems for mobile homes. In some cases, site built homes may need foundation repair or replacement.

EGL grants can only be used for **owner-occupied**, low to moderate income homeowners to retrofit their single-family site built or mobile home. Applicants must meet eligibility requirements and receive approval from CDI to receive grant funds. Applicants who do not meet eligibility requirements or have an existing certified retrofit system are not eligible to receive grant funds.

Grant limits are: Mobile Home maximum amount up to \$4,000 and single family site built maximum amount up to \$8,000/\$30,000 if foundation repair or replacement is needed. Severity of repair or replacement of the foundation is included in a contractor's bid proposal and may require structural or civil engineer plans. In some instances, a bid proposal may exceed the maximum limit and are reviewed by EGL program staff on a case-by-case basis.

The following charts summarize the quantifiable accomplishments of the grant program over the last seven years.

FISCAL YEAR	EXPENDITURES**	HOMES RETROFITTED
1996/97	\$ 102,000	0
1997/98	\$ 261,000	36
1998/99	\$ 976,000	310
1999/00	\$1,212,000	335
2000/01	\$2,336,000	484
2001/02	\$1,895,000	440
2002/03*	\$1,694,000	459
TOTAL	\$8,476,000	2,064
* Estimate projected through June 30, 2003		
** Includes Encumbrances		



* Estimate projected through June 30, 2003

** Includes Encumbrances

TAX COLLECTION

One of the Financial Management Division's (FMD) functions is to ensure the timely processing of tax returns filed by insurers and surplus line brokers and the timely collection and reporting of all appropriate taxes. The timeframes for remitting tax payments to the CDI are monthly, quarterly, or annually depending upon the tax liability of each insurer/surplus line broker.

Pursuant to California Insurance Code Section 1775.1, every surplus line broker whose annual tax for the preceding calendar year was Five Thousand Dollars (\$5,000) or more shall make monthly installment payments on account of the annual tax on business done during the calendar year.

Pursuant to California Revenue and Taxation Code Section 12251, insurers transacting insurance in this state and whose annual tax for the preceding calendar year was Five Thousand Dollars (\$5,000) or more shall make quarterly prepayments of the annual tax for the current calendar year.

For the tax year 2001, the Accounting Services Bureau processed a total of 2,443 tax returns during 2002.

INSURANCE TYPE	NUMBER OF ANNUAL TAX RETURNS	TAX RATE	LAW REFERENCE
Surplus Line	421	3%	California Insurance Code 1775.5
Property & Casualty	869	2.35%	California Revenue & Taxation Code 12202
Ocean Marine	570	5%	California Revenue & Taxation Code 12101
Life	551	2.35% or 0.5%	California Revenue & Taxation Code 12202
Title	21	2.35%	California Revenue & Taxation Code 12202
Bonds Processed	11	2.35%	California Revenue & Taxation Code 12202
Total	2,443		

**CALIFORNIA DEPARTMENT OF INSURANCE
A 5-YEAR SUMMARY OF PREMIUM AND SURPLUS LINES**

TAXES COLLECTED BY THE DEPARTMENT OF INSURANCE FOR THE STATE OF CALIFORNIA

Ending June 30	Fiscal Year
1998	\$ 969,078,000
1999	\$1,248,304,000
2000	\$1,303,348,500
2001	\$1,475,740,000
2002	\$1,584,295,000*

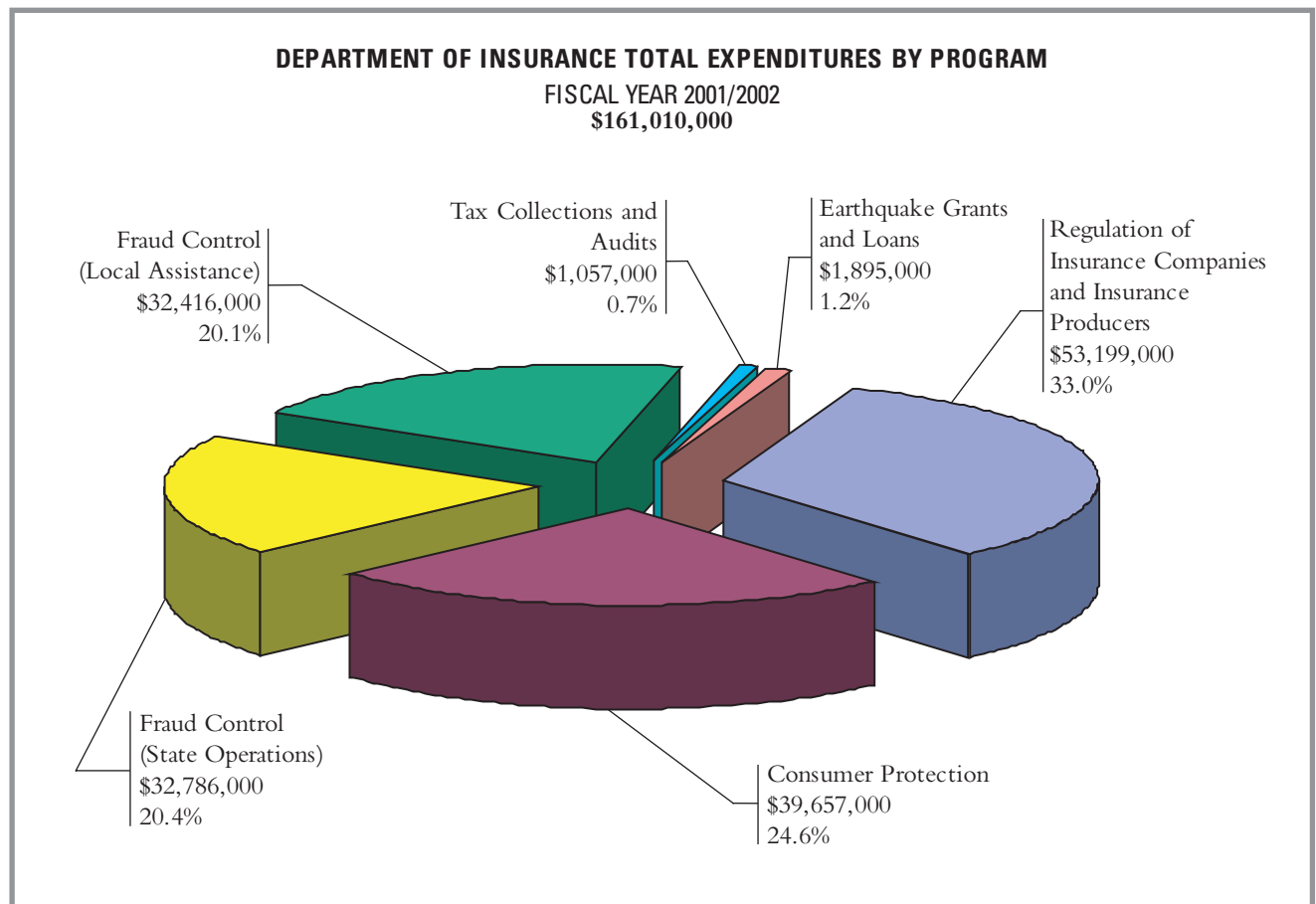
*Collection as of May 31, 2003

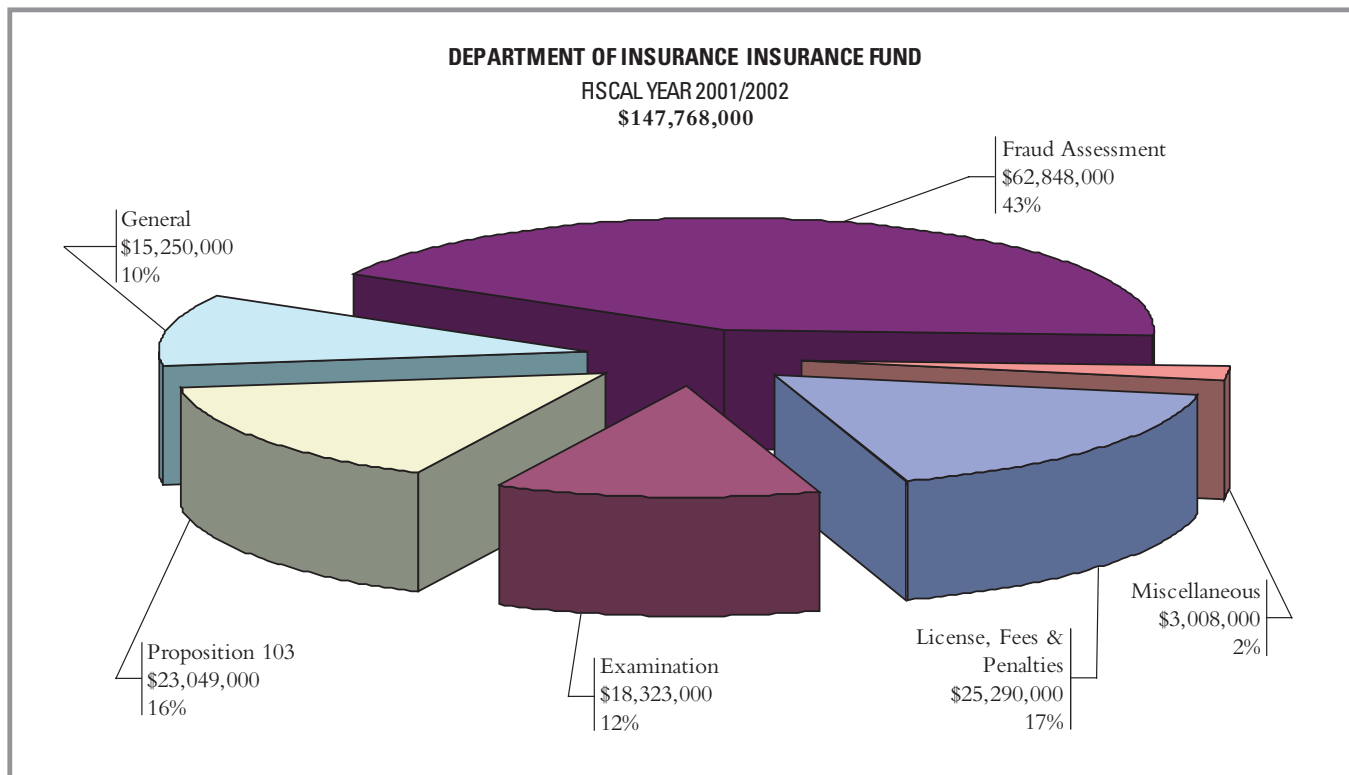
CDI BUDGET

CDI's budget consists of the following five programs:

- **Regulation of Insurance Companies and Insurance Producers (Program 10)** – In FY 2001/02, \$53,199,000 was expended by this program which aims to prevent losses to policyholders, beneficiaries or the public due to the insolvency of insurers, and to prevent unlawful or unfair practices by insurers and producers.
- **Consumer Protection (Program 12)** – \$39,657,000 of the FY 2001/02 budget was spent by the program to provide direct service to California consumers by protecting insurance policy holders and other parties involved in insurance transactions against unfair or illegal practices with respect to claims handling, rating or underwriting by insurers; and to protect consumers from illegal and fraudulent practices in the rate of insurance.

- **Fraud Control (Program 20)** - \$32,786,000 was spent for state operations and \$32,416,000 for local assistance in FY 2001/02. The program protects the public from economic loss and distress by actively investigating and arresting those who commit insurance fraud and to reduce the overall incidence of insurance fraud through anti-fraud outreach to the public, private and governmental sectors. For local assistance, as an example, district attorneys receive funding to implement the Organized Automobile Fraud Activity Interdiction program.
- **Tax Collections and Audits (Program 30)** - \$1,057,000 was spent performing tax collection, accounting and tax audits of insurance companies and surplus line brokers. This program collects \$1.6 billion for the State's General Fund.
- **Earthquake Grants and Loans (Program 40)** - \$1,895,000 was spent by this program providing residential grants and loans to retrofit high-risk residential dwellings, owned or occupied by low to moderate income households to minimize the risk of future earthquake damage to those dwellings.





REVENUES

In Fiscal Year 2001/02, the CDI received 99 percent of its revenue from the Insurance Fund. Insurance Fund receipts are generally received from the insurance companies and producers that the CDI services and regulates. There are approximately 1,400 insurers and 250,000 active insurance producers and adjusters operating in the State of California. Both insurers and producers pay license, filing, and other fees. Insurance companies pay assessments for Proposition 103, and the Fraud Program including Workers' Compensation, Auto and Fraud General. Insurance companies also pay for periodic examinations to determine the financial stability of the company, and to evaluate insurance practices and market conduct.

<u>Types</u>	<u>Amount</u>	<u>% to Total</u>
License Fees and Penalties	\$ 25,290,000	17%
Fees, Examination	18,323,000	12%
Fees, Proposition 103	23,049,000	16%
Fees, General	15,250,000	10%
Insurance Fraud Assessment	62,848,000	43%
Miscellaneous	3,008,000	2%
TOTAL INSURANCE FUND REVENUE	\$ 147,768,000	100.0%

- **License Fees and Penalties** – This is revenue collected to cover the cost of licensing and regulating licensees of CDI. All insurers and insurance producers doing business in the State of California must be licensed.
- **Examination Fees** – This is revenue collected to cover the cost of performing examinations to ensure that insurers are financially stable and operating in compliance with the insurance code.
- **Proposition 103** – This is a voter-approved initiative that requires the CDI to review and approve certain insurance rates. An annual assessment is calculated to recover the actual costs of administering Proposition 103.
- **Filing and Other Fees, General** – These fees include Action Notices, Policy Approval, Insurer Certifications, Annual Statements and Worker’s Compensation Rate Filings.
- **Fraud Assessment** – This revenue is collected from three sources:
 1. Worker’s Compensation assessment is determined by the Fraud Assessment Commission and levied by the Department of Industrial Relations to the insurers.
 2. Fraud auto assessment is a \$1.80 fee that an insurer has to pay for each vehicle it insures. Part of the assessment collected is distributed to the California Highway Patrol and to county District Attorneys.
 3. Fraud general assessment is the annual billing of \$1,300 to each insurer doing business in the state.
- **Miscellaneous** – These are services to the public which include charges for photo copying, microfilm, first class mail, computer listing of agents and admitted companies and penalties for unauthorized use of forms. The department also recovers the cost for assisting the Conservation and Liquidation Office in Legal and other administrative matters. It also includes revenues from restitution in enforcement cases.

DISBURSEMENTS

The chart below illustrates the CDI’s disbursements by category and funding source:

	INSURANCE FUND	GENERAL FUND	EARTHQUAKE FUND	TOTAL DISBURSEMENT
Personal Services	83,576,906	765,242	158,852	84,501,000
Operating Expenses and Equipment	42,065,297	291,879	103,824	42,461,000
Local Assistance	32,416,000		1,632,000	34,048,000
TOTAL DISTRIBUTED	\$158,058,203	\$1,057,121	\$1,894,676	\$161,010,000

PERSONAL SERVICES

These are payments made for services performed to implement government programs. This includes salaries and wages, and staff benefits.

OPERATING EXPENSES AND EQUIPMENT (OE&E)

This includes costs of goods and services (other than personal services previously defined) that are used by the CDI to support its programs.

LOCAL ASSISTANCE

Local assistance includes funds provided to local entities (e.g., counties, cities, municipalities, special districts, etc.) in support of the CDI's programs.

Conservation & Liquidation Office

The Conservation and Liquidation Office (CLO) role is to conserve, rehabilitate or liquidate licensed California financially distressed and insolvent insurance companies under appointment by the courts, thereby helping to protect consumer interests and provide for a stable, consistent insurance market.

The purpose of the CLO is to protect policyholders whose insurance companies are experiencing severe financial problems. In order to assist insurance consumers, the Commissioner applies to the Superior Court of California for a conservation order to place a financially troubled company in conservatorship. When the Commissioner becomes the conservator of a company, an investigation by the CLO is initiated to determine if the company can be rehabilitated. Every effort is made to enable the company to regain a strong financial footing. If it appears that the company cannot be saved at the time of conservation or at a later date, then the Commissioner applies for a court order to liquidate the company.

When a liquidation order is issued, the insurance company is closed, all outstanding policies are cancelled, and the process of selling the company's assets begins. The goal of liquidation is to use the money acquired from selling the company's assets to pay off the company's debts and outstanding insurance claims.

The following table summarizes the activity of the Insurance Commissioner regarding insurance companies or agencies under his direction and control as Conservator or Liquidator, and shows estates opened and closed during 2002 and estates open at December 31, 2002. Following the tabulations are summary paragraphs describing the status of each estate.

CONSERVATION OR LIQUIDATION ESTATES OPENED DURING THE YEAR 2002

Estate Name	Conservation	Liquidation
Alistar Insurance Company	04/11/02	10/24/02
American Star Ins. Co. (re-opened)	12/03/92	
Legion Insurance Company	05/30/02	
Lifeguard Life Insurance Company	09/27/02	
National Automobile Casualty Ins. Co.	03/15/02	04/23/02
Paula Insurance Company	04/26/02	06/21/02
Villanova Insurance Company	05/30/02	

CONSERVATION OR LIQUIDATION ESTATES CLOSED DURING THE YEAR 2002

Estate Name Domestic	Conservation	Liquidation	Closure
Bestland Insurance Agency	03/30/93	10/21/93	01/27/02
Cal-American Ins. Company	05/21/93	06/30/93	08/29/02
Colonial Title Guaranty Company		05/31/00	02/04/02
Trans-Cal Title Company	03/25/91	05/21/91	06/21/02
Western Carriers Ins. Exch./UW	04/27/83	05/12/83	09/30/02
Westland Title Company	11/15/94	01/13/95	08/16/02

Foreign

N/A

CALIFORNIA INSURERS - ESTATES IN LIQUIDATION OR CONSERVATION DECEMBER 31, 2002

Estate Name	Date Conserved	Date Liquidated
Alistar Insurance Company	04/11/02	10/24/02
C-F (Cal-Farm) Insurance Company	03/29/85	12/18/85
California Compensation Ins. Co.	03/06/00	09/26/00
Citation General Insurance Company	07/21/95	08/24/95
Coastal Insurance Company	02/02/89	03/06/89
Combined Benefits Ins. Co.	03/06/00	09/26/00
Commercial Compensation Cas. Co.	06/09/00	09/26/00
Enterprise Insurance Company	11/26/85	02/24/87

Executive Life Insurance Company	04/11/91	12/06/91
First California P&C Insurance Company	09/06/89	10/30/89
First Capital Life Insurance Company	05/14/91	
Frontier Pacific Insurance Company	09/07/04	11/30/01
Golden Eagle Insurance Company	01/31/97	
Great States Insurance Company	03/30/01	05/08/01
HIH America Comp. & Liab. Ins. Co.	03/30/01	05/08/01
Homeland Insurance Company	05/06/87	09/25/87
Homestead Title Corporation	08/29/94	07/10/02
Interco Underwriters Corp./Exchange	01/18/83	02/24/83
KD Excess & Surplus Ins. Services	05/27/94	08/29/94
Legion Insurance Company	05/30/02	
Lifeguard Life Insurance Company	09/27/02	
Mission Insurance Company	10/31/85	02/24/87
Mission National Insurance Company	10/31/85	02/24/87
National Automobile Casualty Ins. Co.	03/15/02	04/23/02
National Service Insurance Company	02/16/89	05/04/89
Pacific States Casualty Company	03/01/93	07/01/93
Paula Insurance Company	04/26/02	06/21/02
Premier Alliance Insurance Company	02/18/94	08/02/94
Premier Title Company	05/05/94	06/16/94
Professional Prototype I	09/04/96	06/05/97
S&H Insurance Company	01/28/85	04/16/85
Sable Insurance Company	05/10/01	07/17/01
Sacramento Title Company	02/07/00	09/26/00
Signal Insurance Company	09/23/75	01/10/78
Superior National Ins. Co.	03/06/00	09/26/00
Superior Pacific Casualty Co.	03/06/00	09/26/00
Surety Insurance Company of CA	05/23/84	08/20/84
Thriftco Insurance Company	03/13/90	07/24/90
Trico Title Company	08/18/94	
Universal Title Company	02/08/00	08/25/00
Villanova Insurance Company	05/30/02	
Western Employers Insurance Company	04/02/91	04/19/91
Western Employers Ins. Co. of America	04/25/91	05/07/91
Western International Insurance Company	08/10/92	09/09/92
Winfield Title Company	03/05/81	05/15/81
World Title Company	06/15/95	06/15/95

**INSURERS DOMICILED IN FOREIGN STATES -
ESTATES IN LIQUIDATION OR CONSERVATION DECEMBER 31, 2002**

Estate Name	Date Conserved	Date Liquidated
American Bonding Company	01/31/95	
ANA Insurance Group	12/11/92	07/07/94
Holland America Insurance Company	11/26/85	02/24/87
Mission Reinsurance Company	11/26/85	02/24/87
National American Life Ins. Co. of PA	03/26/97	
Western Star Insurance Company	08/29/94	08/29/94

STATUS OF OPEN ESTATES

Alistar Insurance Company

Conservation Order: April 11, 2002
Liquidation Order: October 24, 2002

Alistar, an insurance company domiciled in California, is a Non-Standard Automobile and Workers' Compensation insurance company. Alistar also wrote bail bond business that is being converted to Lincoln General Insurance. The court granted the Insurance Commissioner's application for liquidation in October of 2002. The "Claims Bar date", or the final date to submit a claim against the estate, is scheduled for July 31, 2003. The CLO expects to release \$1.7 million to the California Insurance Guaranty Association by December 2003.

American Bonding Company (Ancillary)

Conservation Order: January 31, 1995

American Bonding Company transacted Property and Casualty insurance business. The company was domiciled in Arizona, but a large percentage of its business was in California. A conservation order was obtained against American Bonding Company on January 31, 1995 due to evidence that continued operation of American Bonding Company would be hazardous to policyholders. In accordance with the terms of the Receiver's Agreement between the Insurance Commissioners of California and Arizona, all claims are being paid in Arizona. The Arizona Receiver has requested that this estate be kept open until all California policyholder claims have been settled. The agreement states that the Arizona Receiver pays all California's expenses. There is currently a plan of rehabilitation, and the Arizona Receiver is in the process of selling certain assets to another insurer.

American Star Insurance Company (Ancillary)

Conservation Order: December 3, 1992
Liquidation Order: December 3, 1992
Date of Closure: October 24, 1996
Reopened: January, 2002

American Star Insurance Company is domiciled in Wisconsin. It was a Property and Casualty company that wrote business in four states with most of its business being written in California. American Star was put into liquidation in Wisconsin on November 16 1992. California was appointed ancillary liquidator by the Receivership Court on December 3, 1992 primarily to provide California Insurance Guarantee Association access to California claimants.

This estate was reopened in January 2002 to accommodate a Proposition 103 distribution from Wisconsin. The estate is anticipated to close fourth quarter 2003.

ANA Insurance Group (Ancillary)

Liquidation Order: July 7, 1994

ANA Insurance Group was licensed in Louisiana to transact Automobile insurance and Commercial Vehicle insurance. ANA began selling Non-Admitted Automobile insurance in California in 1990. Unlawful activities in California ultimately resulted in a Stipulated Ex Parte Order appointing the Commissioner as ancillary liquidator on July 7, 1994. The California ancillary is scheduled to close in 2003.

Cal-American Insurance Company

Conservation Order: May 21, 1993
Liquidation Order: June 30, 1993

Cal-American, an insurance company domiciled in California, was a Property and Casualty carrier primarily writing Private Passenger Automobile insurance. A final distribution of assets amounting to approximately \$3.4 million to the California Insurance Guarantee Association occurred in June 2002 with closure and court dismissal in August 2002.

Citation General Insurance Company

Conservation Order: July 21, 1995
Liquidation Order: August 24, 1995

Citation General Insurance Company was the successor of Canadian Insurance Company and Canadian Insurance Company of California via an Assumption Agreement dated February 13, 1986. This company primarily wrote Medical Malpractice, Workers' Compensation and Healthcare insurance. Citation also wrote Contractors' General Liability policies, covering construction defects and other losses. Citation was licensed to conduct business in

California, Nevada, Arizona, South Dakota and Washington. Claims in the Contractors' General Liability line may continue to be received for five more years; therefore, the estate is expected to remain open for a period beyond 2005 to adjust claims and collect reinsurance recoverables. An early access distribution totaling \$9,655,000 to the California Insurance Guarantee Association was completed in 1997.

Coastal Insurance Company

Conservation Order: February 2, 1989

Liquidation Order: March 6, 1989

A conservation order on Coastal Insurance Company was obtained after a financial examination determined that there was an insolvency of approximately \$40 million. Of that amount, \$26 million was due from affiliates. Subsequent developments revealed that the amount due from affiliates was closer to \$60 million. Coastal wrote primarily Automobile Liability insurance in California, with nearly 200,000 insureds. In addition, it wrote a Medical Malpractice book of business in California and in other states as a Surplus Line carrier. Coastal's parent company, Advent Management Corporation, is in bankruptcy. Litigation was settled against the former officers and directors of Coastal for their role in the insolvency of the company. The settlement agreements totaled approximately \$900,000 and are due to mature by 2005. An audit of the claims paid by the California Insurance Guarantee Association has been completed. A final distribution is scheduled for October 2003.

Executive Life Insurance Company

Conservation Order: April 11, 1991

Liquidation Order: December 6, 1991

Executive Life Insurance Company (ELIC) was placed into conservatorship partly due to a decline in value of its multi-billion dollar investment in "junk bonds." A comprehensive rehabilitation plan was adopted and became effective on September 3, 1993. As a part of the plan, ELIC policyholders either elected to accept new coverage ("Opt-In") from Aurora National Life Assurance Company ("Aurora") or elected to opt-out and surrendered their policies for cash. Over the years, enhancement trusts were established as a part of the liquidation of ELIC collected assets, which at various times have been distributed to policyholders that opted-out, or to Aurora to enhance the policy values of the ELIC policyholder that opted-in. Additional funds will become available for future distributions. There is ongoing work related to the rehabilitation plan.

In February 1999, the Commissioner commenced a lawsuit entitled *Insurance Commissioner v. Altus Finance S.A. et. al.*, U.S.D.C. (C.D. Cal) 99-02829 AHM (CWx), against the entities that purchased the junk bonds from ELIC during the rehabilitation, Aurora and the other entities that were purported owners of Aurora's holding company, New California Life Holdings, Inc. ("New Cal."). The suit alleged that the defendants intentionally deceived the Commissioner in order to gain control of ELIC's junk bonds and insurance policies. The suit seeks disgorgement of all profit gained by them and, alternatively, all damages caused by their deceit. The lawsuit against the defendants is ongoing. Recoveries from the lawsuit would go to the policyholders.

First California Property & Casualty Insurance Company

Conservation Order: September 6, 1989

Liquidation Order: October 30, 1989

First California primarily wrote Automobile insurance and some Commercial Multi-Peril insurance in California. Shortly before the company was placed in conservatorship, it wrote Disability insurance through two third-party administrators for several months. The California Insurance Guarantee Association is processing the Automobile and Commercial Multi-Peril claims. Litigation against the principals of First California and others for the role they played in the company's collapse has concluded, and they are required to make annual payments in the amount of \$5,000 through 2005.

First Capital Life Insurance Company

Conservation Order: May 14, 1991

First Capital was rehabilitated and Pacific Corinthian Life Insurance Company was merged into Pacific Mutual Life Insurance Company, which assumed its policies. All policyholders and general creditors were paid in full. A partial distribution of residual funds (equity) in the estate to FC Group, First Capital's immediate parent company was made in July 2002. A final distribution is scheduled for early 2003. We plan to file a Declaration of Compliance to close this Estate in the second quarter of 2003.

Frontier Pacific Insurance Company

Conservation Order: September 7, 2001

Liquidation Order: November 30, 2001

Frontier Pacific ("FPIC") is a California-domiciled wholly owned subsidiary of the New York-based parent company, Frontier Insurance Company ("FIC"). In August 2001, FIC voluntarily placed itself in rehabilitation with the New York Department of Insurance. As a result of the rehabilitation, FIC cut off certain monies to FPIC. This prompted the California Department of Insurance to examine FPIC and it was determined that the company was insolvent, thus placing it into conservation on September 7, 2001.

The Liquidation Order was signed on November 30, 2001, requiring policy cancellations to be mailed for FPIC policies in effect as of December 30, 2001. The files and data within the various systems increased the complexity of disengaging from the FIC organization, determining a separation of co-mingled electronic and hardcopy files, and establishing a process to handle all claims issues, particularly in the reinsurance arena

Due to the volume of necessary cancellations and problems with FPIC data integrity, not all cancellations met the deadline, and the cancellation process was not completed until March 2002. It was discovered that the insureds, which had FPIC surety bonds as a condition of their licensure by the State of California, would be affected by license cancellations. Therefore, the Commissioner obtained an order extending the cancellation date to January 30, 2002.

Complicated issues surround reinsurance, including surety bond cancellations as a result of co-mingled files between FIC and FPIC. Reinsurance notices and billings have not been processed since the liquidation date and the reinsurance accounting records require analysis and reconciliation. Moreover, there is a concern that funds intended for Frontier Pacific are being retained by Frontier Pacific's affiliate, Frontier Insurance Company. There is a plethora of other reinsurance-related concerns that need to be addressed with officials from the New York Liquidation Bureau. Efforts to sort out the differences are underway to resolve claims and collect reinsurance monies.

Golden Eagle Insurance Company

Conservation Order: January 31, 1997
Liquidation Order: February 13, 1998*

The Golden Eagle Insurance Company Liquidating Trust handles the management and administration of the liquidation of Golden Eagle Insurance Company. The Trust was created effective as of the entry of the Liquidation Order. *The Liquidation Order does not contain a formal finding of insolvency, and thus the obligations of the California Insurance Guaranty Association have not been triggered.

The Commissioner is the Trustee of the Trust and three Deputy Trustees manage its day-to-day matters. The Trust is responsible for the managing the third party claims administrator and reinsurers (affiliates of Liberty Mutual Insurance Company) responsible for the payment of covered policyholder claims. The Trust also manages the residual assets of the liquidation estate and administers proofs of claims filed by general creditors.

Of the 9,033 proof of claims received by the bar date of February 27, 1998, the number of claims closed is 8,968. Thirty-two general creditor claims (worth in excess of \$6.6 million) have been approved and were paid in full, with court ordered interest, prior to 12/31/02. Another 33 claims are pending and open. Of those, six have been rejected with Order to Show Cause (OSC) Proceedings filed and pending; three are on appeal after unsuccessful OSCs; two are under legal review; and the final 22 are contingent and unliquidated (protective) claims.

The net assets of the Trust decreased significantly during 2002 as a result of adverse loss development on covered policyholder claims. The adverse development exceeded \$80 million. The reinsurance available for covered claims has an aggregate limit, which the Trust now expects will be exceeded by the ultimate amount of covered claim payments. The residual liability above the limit is borne by the Trust. The Trust is owed in excess of \$80 million on contingent and unsecured promissory notes issued by GEIC's shareholder, John C. Mabee. The Trust is in the process of calling some or all of the notes in order to ensure the Trust's ability to pay all remaining covered policyholder and general creditor claims.

Great States Insurance Company

Conservation Order: March 30, 2001
Liquidation Order: May 8, 2001

Great States Insurance Company was domiciled in California and was licensed to transact business in 14 states. Great States wrote only Workers' Compensation insurance concentrated in the states of Arizona, Colorado, and

Nevada and wrote a minimal amount in California and Illinois. In 2000, Great States experienced significant adverse loss and loss adjustment expense deterioration. Litigation issues are ongoing and require the estate to remain open pending their resolution.

HIH America Compensation & Liability Company

Conservation Order: March 30, 2001

Liquidation Order: May 8, 2001

HIH America Compensation Liability Insurance Company was domiciled in California and was licensed to transact business in 31 states. HIH wrote only Workers' Compensation insurance. The principal states where HIH conducted business were Florida, Colorado, Hawaii, Michigan, Alabama, Nevada and Wisconsin. Legal proceedings with the Australian parent of HIH America, as well as with Superior Access, a Managing General Agent for HIH, are in process. A fourth early access distribution to the insurance guarantee associations is planned for fourth quarter 2003.

Holland America Insurance Company (Ancillary)

(Subsidiary of Mission Ins. Co.)

Conservation Order: November 26, 1985

Liquidation Order: February 24, 1987

This Missouri domiciled company's liquidation continues along with its affiliates and other subsidiary of Mission Insurance Companies. Mission Insurance Company has an approved general creditor Proof of Claim for approximately \$93 million. We expect to receive a distribution as this estate approaches closing by the Missouri liquidator.

Homeland Insurance Company

Conservation Order: May 6, 1987

Liquidation Order: September 25, 1987

Homeland Insurance Company was licensed to transact Workers' Compensation insurance and Property and Casualty insurance in California, Oklahoma, Texas, Virginia and Guam. The company was placed into conservation after it was determined that its Workers' Compensation insurance business in Texas and Oklahoma made the company insolvent. Early access distributions of over \$30 million have been made to the guarantee associations through May 2002. Due to the continuing collection of reinsurance recoverables, this estate remains open.

Homestead Title Corporation

Conservation Order: August 29, 1994

Liquidation Order: July 10, 2002

Homestead Title Corporation was an underwritten title company transacting business in San Luis Obispo County. The company was seized after it was discovered that there were escrow shortages in the trust accounts. We successfully recovered assets and were able to complete a 100% distribution to the known escrow depositors. We anticipate obtaining court approval to dispose of any unclaimed assets and closing the estate in early 2003.

Interco Underwriters Corporation**Interco Underwriters Exchange**

Conservation Order: February 18, 1983

Liquidation Order: February 24, 1983

Interco Underwriters Exchange and its Attorney-in-Fact were placed into conservation after its officers requested a joint conservatorship. A subsequent review of the Exchange's books and records revealed that the company was going to be insolvent. The Exchange insured a number of truck lines, taxicabs and car rental companies. The California Insurance Guarantee Association paid all policy claims. All work was completed and a final distribution made. The estate is scheduled to close in the first quarter of 2003.

K.D. Excess & Surplus Insurance Services

Conservation Order: May 27, 1994

Liquidation Order: August 29, 1994

K.D. Excess & Surplus Insurance Services (and related companies) were liquidated in August 1994. A lack of data integrity made it difficult and time consuming to determine the population of policyholders to receive proof of claim forms. All claims have been adjusted, a final distribution to claimants will be made in June 2003 and the estate is scheduled to close by first quarter 2004.

Legion Insurance Company (Ancillary)**Villanova Insurance Company**

Conservation Order: May 2, 2002

The Pennsylvania Insurance Commissioner placed Legion and Villanova Insurance Companies into Rehabilitation effective April 1, 2002, indicating that the actions were being taken with the consent of the companies, in an attempt to halt further financial deterioration and to ensure that the policyholders were protected.

Legion and Villanova Insurance Companies are headquartered in Philadelphia, and are a part of the Legion Insurance Group. The Legion Insurance Group, which has \$1.3 billion in admitted assets, is owned by Mutual Risk Management, LTD (MRM). MRM is a publicly held holding company organized in Bermuda and is listed on the New York Stock Exchange.

The Legion Group transacts insurance business in all 50 states. The group writes mainly Commercial Insurance Lines, including Workers' Compensation, Medical Malpractice, General Liability, Group Accident and Health, and Property coverages. A large portion of the Group's business involves structuring self-insured programs for mid-sized corporations and associations.

On May 2, 2002, the Insurance Commissioner of California obtained an order appointing the commissioner as an Ancillary Receiver over the Legion and Villanova Insurance Companies in the state of California. As a result, the Commissioner was able to collect the statutory deposits held in California and make the funds available for the continuing payment of worker's compensations claims. To facilitate the payment of said claims, the Commissioner

engaged the services of the California Guarantee Association to handle the administration of the California claims.

At year-end the Pennsylvania court had not rendered an opinion or ruling related to the Pennsylvania Commissioner's application for an order placing Legion/Villanova in liquidation.

Lifeguard Life Insurance Company

Conservation Order: September 27, 2002

The Department of Managed Care placed Lifeguard, Inc., the parent company of Lifeguard Life Insurance Company (LLIC), into conservation on September 13, 2002 due to its failure to maintain adequate financial reserves. LLIC has no way to operate independently of Lifeguard, Inc. LLIC has no employees, owns no physical assets and its business operation is entwined with that of the parent company. The Receiver for Lifeguard, Inc. has indicated that all operations will be discontinued by December 31, 2002. Discontinuance of operations of Lifeguard, Inc. will make operations of LLIC impossible; therefore, LLIC was conserved to protect the policyholders and ensure an orderly transition of LLIC policies to other insurers.

Mission Insurance Companies

(Mission Insurance Company, Mission National Insurance Company, Enterprise Insurance Company)

Conservation Order: October 31, 1985

Liquidation Order: February 24, 1987

The insolvency of Mission Insurance Company, Mission National Insurance Company and affiliated insurers was the largest Property and Casualty insurer failure at the time of conservation. The Mission companies wrote complicated Primary, Excess and Surplus insurance and reinsurance, much of which is of a long-tail nature and still unresolved. In an effort to accelerate the closure of the estate, the Commissioner adopted an Amended Final Dividend Plan, which required claimants to file amended proofs of claim quantifying their claims. The Commissioner has approved claims over \$69 million for Mission Insurance Company (excluding the claims of guarantee associations) and over \$65 million for Mission National Insurance Company (excluding the claims of guarantee associations), and has made three interim distributions. The third interim distribution (for non-guarantee fund covered claims) was made in the amount of \$2,029,219.73 for Mission Insurance Company and \$19,159.63 for Mission National Insurance Company. The sixth early access distribution to guarantee associations was made in the amount of \$15,488,316 for Mission Insurance Company, \$3,379,149 for Mission National Insurance Company, and \$729,427 for Enterprise Insurance Company. These distributions were calculated in 2001 and paid on January 4, 2002. A fourth interim distribution of up to \$37 million is scheduled in 2003.

A comprehensive plan has been developed for closing Mission Insurance Company and Mission National Insurance Company within the next four years. We have made significant progress in closing unquantified proof of claims and have increased staff to resolve complex long-tail, hazardous waste and asbestos claims. We are pursuing the possibility of closing the Enterprise Insurance Company Estate in late 2003 as the guarantee associations' claims activity has decreased dramatically due to a reduced number of active claims.

Mission Reinsurance Corporation (Ancillary)
(Subsidiary of Mission Ins. Co.)

Conservation Order: November 26, 1985

Liquidation Order: February 24, 1987

A Missouri domiciled company and subsidiary of Mission Insurance Companies Trust, this company's business line consisted of reinsurance only. Mission Insurance Company had an approved Proof of Claim with this insolvency. We expect to receive a further distribution when the business of this estate is wound up by the Missouri liquidator.

National American Life Insurance Co. of Pennsylvania (Ancillary)

Conservation Order: March 26, 1997

An ancillary receivership was opened upon the request of the Pennsylvania Insurance Commissioner to assist the latter in staying California litigation against the company. This matter is expected to remain open until the California litigation matters are resolved. The Court has dismissed the original action against Ernst & Young. We anticipate receiving payments for any remaining administrative expenses and the can file an application to close this estate by December 2003.

National Automobile & Casualty Insurance Company

Conservation Order: March 15, 2002

Liquidation Order: April 23, 2002

National Automobile & Casualty Insurance Company specialized in Private Passenger Automobile Liability and Physical Damage insurance and Homeowner insurance, but also wrote Fire, Liability, Common Carrier Liability, Surety and other miscellaneous classes of insurance. The Liquidation Order called for all policies to be cancelled immediately and California Insurance Guarantee Association is returning unearned premium to policyholders. Furniture, fixtures and equipment were sold, and the remaining IT equipment and accounting functions have been consolidated into the CLO. We anticipate closing the pending sale of the Arcadia building in the first quarter of 2003. This building is contracted to be sold "as-is" for approximately \$3.3 million. An estimated estate closing date is set for December 2005.

National Service Insurance Company

Conservation Order: February 16, 1989

Liquidation Order: May 4, 1989

National Service Insurance Company was seized and liquidated along with its affiliate, Coastal Insurance Company, because neither company could produce audited financial statements. National wrote the Automobile Physical Damage insurance portion of the liability policies written by Coastal. The California Insurance Guarantee Association, with funds received from an early access distribution, paid all policyholder claims. We are reviewing claims filed in the Coastal estate to ascertain if they are properly assigned to Coastal as opposed to National. We anticipate closing the estate during the third quarter 2003.

Pacific States Casualty Company

Conservation Order: March 1, 1993

Liquidation Order: July 1, 1993

Pacific States Casualty Company (PSSC) primarily wrote Workers' Compensation and Surety insurance. A rehabilitation plan for this company was approved by the Los Angeles County Superior Court and took effect on July 15, 1993. After PSSC went into conservation on March 1, 1993, the Receivership Court approved an Assumption Agreement on June 15, 1993 between the California Commissioner as Liquidator of PSSC, Ulico Casualty Company ("ULICO") and Ulico Standard of America Casualty Company (USACC"), which became effective on July 1, 1993, the date PSSC went into liquidation. As part of that plan, ULICO assumed Pacific States' Workers' Compensation policies and certain surety bonds. The Workers' Compensation claims that were incurred prior to liquidation were obligations of the California Insurance Guarantee Association (CIGA) and, until late 2000, were handled by ULICO as a third party administrator for CIGA. The surety bond claims on bonds that were not assumed by ULICO were claims against the estate and subject to the proof of claims process. ULICO handled these surety claims on behalf of the Commissioner. A final distribution of approximately \$1.5 million is anticipated to occur in first quarter of 2003 with a court dismissal targeted for the end of 2003.

Paula Insurance Company

Conservation Order: April 26, 2002

Liquidation Order: June 21, 2002

Paula Insurance Company, a wholly owned subsidiary of Paula Financial, specialized in the underwriting and servicing of Workers' Compensation coverage for labor-intensive agri-businesses located throughout the major growing areas of the country. Claims processing was largely handled through its affiliates. In accordance with the liquidation order, all Paula policies were cancelled as of July 21, 2002.

Field offices were closed in August 2002. The main office in Pasadena is scheduled to close May 2003 and the remaining operational functions will be consolidated into the CLO.

An early access (statutory deposit) distribution of \$12.5 million to the California Insurance Guarantee Association was made in October 2002. Additional quarterly distributions to CIGA are scheduled in 2003.

Premier Alliance Insurance Company

Conservation Order: February 18, 1994

Liquidation Order: August 2, 1994

Premier Alliance Insurance Company primarily wrote Medical Malpractice, Workers' Compensation and Hospital Liability insurance. The Commissioner continues to adjust the non-guarantee association covered claims. To date, early access distributions have been made totaling approximately \$18.7 million to 29 guarantee associations. Significant reinsurance arbitrations are pending, requiring the estate to remain open for a number of years.

Premier Title Company

Conservation Order: May 5, 1994
Liquidation Order: June 16, 1994

Premier Title Company was an underwritten title company placed into conservation after it was determined that the company was insolvent. There are no assets in this estate. We received permission to terminate the 401(k) plans of Premier in May 2002, and are continuing forward with estate closure targeted for second quarter 2003.

Professionals Prototype I Insurance Company, LTD

Conservation Order: September 4, 1996
Liquidation Order: June 5, 1997

Professionals Prototype I Insurance Company wrote Legal Malpractice coverage on a non-admitted basis and, therefore, no guarantee association coverage was available to claimants. Partial distributions paying 33% of the amount of allowed claims were made in August 2000 and June 2001. All claims have been resolved and a final distribution of \$4.883 million was completed in September 2002. The estate will close in July 2003.

S & H Insurance Company

Conservation Order: January 28, 1985
Liquidation Order: April 16, 1985

S & H Insurance Company wrote Surety and Property and Casualty insurance and became insolvent when its unimpaired capital was less than \$1 million and the former president of the company then won a judgment against the company in the amount of \$8 million. This resulted in an insolvency of more than \$5.9 million. Early access distributions in the amount of approximately \$9.8 million have been made to ten guarantee associations.

Sable Insurance Company

Conservation Order: May 10, 2001
Liquidation Order: July 17, 2001

Sable Insurance Company is a California-domiciled wholly owned subsidiary of Sable Insurance Holding Company, which, in turn, is held by Reliance National Indemnity (47%) and Reliance Insurance Company (53%). Sable Insurance Company wrote Workers' Compensation and Property and Casualty insurance. The first early access distribution in the amount of \$3.65 million was completed in November 2002.

Sacramento Title Company

Conservation Order: February 7, 2000
Liquidation Order: September 26, 2000

Sacramento Title Company is an affiliate of Universal Title Company and conducted operations at three locations in Northern California. Business operations were shut down in May 2000. We closed 797 escrow transactions

resulting in the payment of over \$2.8 million to escrow holders. After resolution of litigation, the Universal Title and Sacramento Title Estates can be closed.

Signal Insurance Company

Conservation Order: September 23, 1975

Liquidation Order: January 10, 1978

Signal Insurance Company was domiciled in California and was the parent company of Imperial Insurance Company, which was also placed into conservation and liquidation due to insolvency. Signal primarily wrote Auto Liability, but also wrote Professional Malpractice, Product Liability, Environmental Exposure and other long-tail policies. This company was ordered closed by the Los Angeles County Superior Court in 1997, however, due to unresolved litigation, the estate remained open. The Los Angeles litigation has now been completed and the CLO is awaiting the return of a statutory deposit of approximately \$190,000 being held by the State of Louisiana. Once received, the estate can be closed. A primary distribution was completed in July 2002. A final distribution is now scheduled for October 2003 with estate closure slated for March 2004.

Superior National Insurance Companies In Liquidation (SNICIL)

(California Compensation Insurance Company, Combined Benefits Insurance Company, Commercial Compensation Casualty Company, Superior National Insurance Company, and Superior Pacific Casualty Company)

Conservation Order: March 6, 2000

Liquidation Order: September 26, 2000

On March 6, 2000, the Los Angeles Superior Court appointed the Commissioner as Conservator of Superior National Insurance Company, Superior Pacific Casualty Company, California Compensation Insurance Company, and Combined Benefits Insurance Company. On June 9, 2000, the Court appointed the Commissioner as Conservator of Commercial Compensation Casualty Company. On September 26, 2000, the Court appointed the Commissioner as Liquidator for these five insurance companies (collectively, the “Superior National Insurance Companies in Liquidation” or “SNICIL”). The value of the property and assets of the SNICIL entities exceeded approximately \$1.4 billion.

On August 17, 2000, the Commissioner and Lumbermen’s Mutual Casualty Company, an Illinois corporation doing business as Kemper Insurance Companies (“Kemper”), among other parties, entered into the Superior National Insurance Companies Rehabilitation Agreement (“Rehabilitation Agreement”). The Commissioner agreed therein to provide certain assets to Kemper upon Court confirmation of the Rehabilitation Agreement and the closing of the transactions contemplated thereunder. On September 26, 2000, the Los Angeles County Superior Court issued the Final Order Approving the Rehabilitation Plan.

The Commissioner has closed nine California and 17 out of state offices since the liquidation date. These offices performed underwriting, claims, loss control, and administration functions. At time of liquidation, there were approximately 1,025 employees. Out of those 1,025 employees, 54 have been retained to perform the runoff operations of the estate at the Calabasas office. The Commissioner has identified the furniture, fixtures and equipment

(FF&E) required to conduct operations and have sold most of the surplus FF&E nationwide. The following significant litigation issues need to be resolved with reinsurers to recover SNICIL's largest asset, reinsurance recoverables:

US Life: This is a reinsurance dispute regarding the collection of reinsurance receivables in excess of \$500 million. US Life is seeking rescission of the contract, alleging misrepresentation and non-disclosure of material facts. An arbitration of the issues is scheduled to take place in the fourth quarter 2003.

Insurance Corporation of Hannover, Odyssey Re, and Scandinavian Reinsurance Co. Ltd: This dispute concerns the collection of \$37.5M in reinsurance receivables. The reinsurers have asserted that Superior National made material misrepresentations to reinsurers and knowingly elected not to produce critical actuarial information and opinions. The dispute will be resolved through arbitration.

Centre Insurance Co: We are attempting to overturn the December 1998 reinsurance commutation between Superior National and Centre Insurance Company considered to be a preference payment. If successful, this action could result in a payment to the Superior companies in excess of \$250M.

Surety Insurance Company of California

Conservation Order: May 23, 1984

Liquidation Order: August 20, 1984

Surety Insurance Company of California was domiciled in California as a domestic stock company and wrote various lines of insurance in 16 states. The process of marshalling Surety Insurance assets, many of which were outside of California, and adjudication process of the bail and civil bond claims were completed. All outstanding claims issues have been resolved and a final distribution is estimated to be completed by March 2003 and current plans are to close the estate by December 2003.

Thriftco Insurance Company

Conservation Order: March 13, 1990

Liquidation Order: July 24, 1990

Thriftco Insurance Company wrote Automobile and Liability insurance, primarily in Southern California. The California Insurance Guarantee Association (CIGA) has completed the adjustment of all claims. CIGA is the only claimant in the policyholder priority. A final distribution was made to CIGA and the estate is scheduled to close in February 2003.

Trans-Cal Title Company

Conservation Order: March 25, 1991

Liquidation Order: May 21, 1991

Trans-Cal Title Company's underwriter, Title Insurance Company of Minnesota (TIM) assumed all of Trans-Cal's escrow liabilities, and its open title and escrow orders were transferred to an affiliate of TIM, Lincoln Title Company.

TIM is a claimant in the liquidation; however, it is anticipated that there will be no assets available for distribution. One small escrow account remains open and we anticipate closing this estate during second quarter 2003.

Trico Title Company

Conservation Order: August 18, 1994

Trico Title Company was conserved in 1994 after it was discovered that there were escrow shortages of \$1.8 million. There are no assets in the estate and all the company's assets have been liquidated. We filed an order with the Court to forego the proof of claim process pursuant to California Insurance Code Section 1021 and plan to close the estate during third quarter 2003.

Universal Title Company

Conservation Order: February 8, 2000

Liquidation Order: August 25, 2000

Universal Title Company (affiliated with Sacramento Title Company) conducted operations in 19 locations throughout California. The Commissioner identified a cash shortfall in the escrow trust accounts of approximately \$1.8 million that was covered by three underwriting companies. Business operations were shut down in September 2000. There were 1,562 open escrows that were closed, distributing more than \$17.5 million. Litigation is in process to recover the shortfall and to address other collection efforts.

Western Carriers Insurance Exchange**Western Carriers Insurance Underwriters**

Conservation Order: April 27, 1983

Liquidation Order: May 12, 1983

Western Carriers Insurance Exchange and Western Carriers Insurance Underwriters primarily wrote Long Haul Trucking in California, Idaho and Oregon. Each of the guarantee associations completed adjustment of all claims coverage, and final distribution occurred in September 2002. The Declaration of Compliance is scheduled to be filed in the second quarter of 2003.

Western Employers Insurance Company

Conservation Order: April 2, 1991

Liquidation Order: April 19, 1991

Western Employers Insurance Company of America

Conservation Order: April 25, 1991

Liquidation Order: May 7, 1991

After four years of self-liquidation, Western Employers Insurance Company (WEIC) and Western Employers Insurance Company of America (WEICA) determined they could no longer proceed without the assistance of the California Department of Insurance. WEIC is a wholly owned subsidiary of WEICA.

WEIC was once a New York domiciled insurer known as Letherby Insurance Company and was re-domesticated to California in the late 1970's. The company was licensed in 38 states and primarily wrote Workers' Compensation and Commercial Multi-Peril insurance. New claims continue to be reported on both companies, and we continue to process and collect reinsurance on claims being settled by the guarantee associations. WEIC has significant exposure in tobacco claim litigation.

Western International Insurance Company

Conservation Order: August 10, 1992
Liquidation Order: September 9, 1992

Western International Insurance Company was determined to be insolvent after payment of a settlement of litigation between the company and a former officer of the company. Shortly after the payment was made, the company sustained significant losses as a result of the Los Angeles riots in May 1992. Extensive litigation and settlement discussions with reinsurers are in process and delay closing of the estate.

Western Star Insurance Company (Ancillary)

Liquidation Order: August 29, 1994

The Florida Department of Insurance was appointed domiciliary receiver of this company on June 14, 1994. There is no insurance guarantee coverage for the claimants of this company. The estate has no assets, but has been kept open due to a potential lawsuit recovery. The Florida Receiver has appealed a decision by the Florida courts regarding this potentially material asset. We anticipate this estate to remain open pending resolution of the litigation.

Westland Title Company

Conservation Order: November 15, 1994
Liquidation Order: January 13, 1995

Westland Title Company was an underwritten title company that was determined to be insolvent. A distribution was made in 1998 to escrow claimants. The estate was closed in August 2002. The only task remaining is to file a Declaration of Compliance in fourth quarter 2003 after Form 5500 has been filed with the IRS on 401(k) payouts to former Westland employees.

Winfield Title Company

Conservation Order: March 5, 1981
Liquidation Order: May 15, 1981

Winfield Title Company was an underwritten title company for which all escrows have been paid and a restricted account of approximately \$6,000 remains to be disbursed. The projected closing date and court dismissal is second quarter 2003.

World Title Company

Conservation Order: June 15, 1995

Liquidation Order: June 15, 1995

World Title Company was an underwritten title company transacting business in Orange, San Diego, Alameda, Fresno, San Joaquin, San Bernardino, and Los Angeles counties. Prior to liquidation, World Title Company transferred all open escrows to American Title at time of liquidation and all the company's assets have been liquidated. There are ongoing efforts to make a distribution to preferred claimants. Thereafter we will file an application to the Court to make a final distribution and close the estate.

Consumer Services & Market Conduct Branch

The Consumer Services and Market Conduct Branch's (CSMCB) focus is consumer protection, and it accomplishes this by educating consumers, mediating complaints against insurers, and enforcing applicable insurance laws. CSMCB enforces applicable insurance laws during the investigation of individual consumer complaints against insurers and through on-site examinations of insurer claims and underwriting files. CSMCB constantly strives to improve the services and information provided to California's insurance consumers.

CSMCB consists of two divisions and six bureaus:

CONSUMER SERVICES DIVISION (CSD)

- Consumer Communications Bureau (CCB)
- Claims Services Bureau (CSB)
- Rating and Underwriting Services Bureau (RUSB)

MARKET CONDUCT DIVISION (MCD)

- Field Claims Bureau (FCB)
- Field Rating and Underwriting Bureau (FRUB) – SAC/LA
- Field Rating and Underwriting Bureau (FRUB) – SF/LA

Calendar Year 2002

Consumer Services Division (CSD)	
Consumer Telephone Calls Received	367,638
Cases Opened	46,660 ¹
Cases Closed	46,226 ¹
Total Amount of Consumer Dollars Recovered	\$43,881,386
Market Conduct Division (MCD)	
Number of Exams Adopted by the Commissioner	324 ²
Total Amount of Claims Dollars Recovered or Premium Returned to Consumers	\$4,356,598
Penalties Resulting from Legal Branch Actions in 2002	\$776,500
CSMCB Grand Total Amount (Consumer Dollars Recovered, Claims Dollars Recovered or Premium Returned to Consumers, and Penalties Resulting from Legal Branch Actions in 2002)	\$49,014,484

- ¹ “Cases Opened” is the total number of cases started during the reporting period (in this case Calendar Year 2002). “Cases Closed” is the total number of cases that have been closed during the reporting period. These closed cases may have been opened during the reporting period or carried over from the prior reporting period. As a result, the cases closed total will almost always be different from the cases opened total.
- ² “Number of Exams Adopted by the Commissioner” is the total number of examinations that have been adopted during the reporting period. These adopted examinations may have been opened during the reporting period or carried over from the prior reporting period.

CONSUMER SERVICES DIVISION

The Consumer Services Division (CSD) is responsible for gathering and responding to consumer inquiries regarding insurance company or producer activities. CSD maintains separate bureaus to handle telephone inquiries, respond to consumer complaints on claims handling practices, and respond to rating and underwriting based consumer complaints. The goal of CSD is primarily to protect California insurance consumers through enforcement of the California Insurance Code and related laws and regulations.

The Consumer Services Division (Tony Cignarale, Chief) is a member of the Consumer Services and Market Conduct Branch (Jim Johnson, Deputy Commissioner).

CONSUMER COMMUNICATIONS BUREAU

Cases Opened	6,740 ¹
Cases Closed	6,760 ¹
Telephone Calls Received	367,638
Consumer Dollars Recovered	\$471,540

The Consumer Communications Bureau (CCB) Consumer Hotline is often referred to as the Commissioner's "eyes & ears" on the issues and concerns that affect California's insurance consumer. The California Department of Insurance (CDI) offers a statewide toll-free Consumer Hotline: (800) 927-HELP (4357) providing callers with immediate access to constantly updated information on insurance related issues. The Hotline is staffed by knowledgeable insurance professionals whose years of expertise, combined with their dedication to consumers, enables them to provide immediate assistance on time sensitive issues. Among other things, the Hotline staff provides the caller with the license status of his/her insurer, agent or broker and answers questions on insurance claims and underwriting practices.

The Consumer Communications Bureau administers the Department's Earthquake Mediation Program and in 2002 a total of \$264,561 were recovered. Since the program's inception in 1996 through December 31, 2002, CCB recovered a total of \$9,132,181 for victims of the devastating 1994 Northridge Earthquake.

Educational materials, such as auto premium and homeowners premium surveys, company complaint comparisons, as well as brochures on auto, health, life, long term care and homeowners information are provided free of charge. CCB strives to continue educating California insurance consumers through the CDI's Consumer Education and Outreach Program. Bilingual interpreters at CCB make it possible to communicate with all California consumers. Interpreters are available to assist consumers with the knowledge of more than 140 languages.

¹ "Cases Opened" is the total number of cases started during 2002. "Cases Closed" is the total number of cases that have been closed during 2002. Some closed cases may have been re-opened during the reporting period or carried over from the prior reporting period resulting in a cases closed total difference.

CLAIMS SERVICES BUREAU

Cases Opened	4,768 ¹
Cases Closed	24,956 ¹
Consumer Dollars Recovered	\$37,444,592

The Claims Services Bureau (CSB) investigates consumer allegations of improper claims handling by insurers. These written requests for assistance include, but are not limited to, wrongful denial of claims, payments less than amounts claimed, and delays in claims handling.

CSB has actively participated in the CDI task forces on proposed amendments to California Insurance Code (CIC) Section 790.03—the Fair Claims Settlement Practices Regulations. This includes participation in several hearings in connection with the proposed amendments. The Claims Services Bureau participated in the development of current legislative proposals and proposed new insurance legislation in a variety of consumer insurance areas; was responsible for the implementation of SB 1899 (Northridge Earthquake 1994) and AB 55 (Independent Medical Review.) CSB also participated in various speaking engagements. In collaboration with the Consumer Communications Bureau, CSB serves in the Earthquake Mediation Program appeals process by handling the appeals from insurers and consumers. CSB continues to assist in the detection, investigation and prosecution of abusive insurance business practices that are in noncompliance with the California Insurance Code and other applicable laws and statutes, as well as, the insurance contract.

RATING & UNDERWRITING SERVICES BUREAU

Cases Opened	15,152 ¹
Cases Closed	14,510 ¹
Consumer Dollars Recovered	\$5,965,254

The Rating and Underwriting Services Bureau (RUSB) is responsible for investigating, evaluating and resolving all consumer rate and underwriting complaints involving automobile, life, disability, workers' compensation, and the property and casualty lines of insurance. Individual files are opened on behalf of the consumer for each inquiry and complaint. RUSB staff then evaluates each issue to verify that insurance companies, agents and brokers are complying with the California Insurance Code, the California Code of Regulations and other applicable laws and statutes, as well as the insurance contract, filed rates, class plans and underwriting guidelines.

Examples of the types of inquiries handled by RUSB include cancellation or non-renewal of insurance policies, refusal to insure, billing problems, agent misrepresentation and/or mishandling, and premium misquotes. In addition, RUSB also handled inquiries related to general rate increase complaints, general liability and workers' compensation audit disputes, dividend disputes, policy surcharges, title insurance & escrow fee inquiries, Proposition 103 rebate inquiries, and complaints regarding refund of collateral on bail bonds and broker's fees.

¹ "Cases Opened" is the total number of cases started during the reporting period (in this case Calendar Year 2002). "Cases Closed" is the total number of cases that have been closed during the reporting period. These closed cases may have been opened during the reporting period or carried over from the prior reporting period. As a result, the cases closed total will almost always be different from the cases opened total.

MARKET CONDUCT DIVISION

The Market Conduct Division (MCD) is responsible for the examination of insurance company practices. There are over 1,400 insurance companies and advisory organizations subject to market conduct examination in California. MCD maintains separate bureaus to conduct claims handling practices exams and rating and underwriting exams, a reflection of a division of operations in the insurance industry and in the laws regulating claims from sales practices. The goal of any market conduct examination is to reduce the frequency and severity of insurance practices that are unfair to policyholders and claimants, and to evaluate compliance with statutes and regulations relative to the business of insurance.

The following is a summary of MCD's accomplishments for the year 2002. The list covers different areas of accomplishment, including exams completed, dollars returned to consumers, industry and community interactions, and legal actions taken.

The Market Conduct Division (Joel Laucher, Chief) is a member of the Consumer Services and Market Conduct Branch (Jim Johnson, Deputy Commissioner.)

Category	Field Claims Bureau	Field Rating & Underwriting Bureaus	MCD Totals
Examination Results			
Number of Exams Adopted by the Commissioner	207	117	324
Amount of Claims Dollars Recovered or Premium Returned to Consumers	\$526,857	\$3,829,741	\$4,356,598
Legal Actions & Penalties			
No. of Actions Finalized by Legal Branch due to MCD Exam Findings	1	3	4
No. of Companies Involved in Final Legal Actions	1	9	10
Penalties Resulting from Legal Branch Actions in 2002	\$100,000	\$676,500	\$776,500

MARKET CONDUCT DIVISION RESULTS FOR 2002

FIELD CLAIMS BUREAU

Number of Exams Adopted by the Commissioner 207²

Amount of Claims Recovered for Consumers \$526,857

The Field Claims Bureau (FCB) conducts market conduct examinations of the claims practices of all licensed California insurers. These examinations are generally based on a fixed schedule of examinations, scheduled re-examinations and reviews of consumer complaint data. The focus is on compliance with the California Insurance Code (CIC) and the California Fair Claims Settlement Practices regulations. The FCB seeks to ensure equitable treatment of policyholders and claimants in accordance with insurance contracts and California law. The California Insurance Code sections cited in FCB examinations vary by line of insurance. However, those that are common to both life and disability and property and casualty insurance involve delay, documentation, and improper handling, which may include improper settlement, failure to pursue investigation, and improper denial.

FIELD RATING & UNDERWRITING BUREAU

Field Rating and Underwriting Bureau (SAC/LA)

Field Rating and Underwriting Bureau (SF/LA)

Number of Exams Adopted by the Commissioner 1172

Amount of Premium Returned to Consumers \$3,829,741
due to FRUB Exams

The two Field Rating and Underwriting Bureaus (FRUB) conduct market conduct examinations of insurer rating and underwriting practices. FRUB reviews the advertising, marketing, risk selection and declination, underwriting, pricing, and policy termination practices of life, health, property, and casualty insurers. This review seeks to ensure that all California consumers are treated fairly, and insurers who are selling and servicing policies are in compliance with the law. The market conduct examinations conducted by FRUB advance the availability and affordability of insurance in the marketplace.

FRUB examinations focus on compliance with rate filing requirements, consistency within the insurer's adopted rating processes, and overall conformity of rating and underwriting with California law. FRUB examiners verify that the insurer's adopted rates have been filed and approved, and are applied consistently. This requires that underwriting be adequately documented and not unfairly discriminatory. Exams are generally conducted in the insurer's offices, located nationwide.

² "Number of Exams Adopted by the Commissioner" is the total number of examinations that have been adopted during the reporting period. These adopted examinations may have been opened during the reporting period or carried over from the prior reporting period.

eGOVERNMENT & TECHNOLOGY SOLUTIONS BRANCH

The California Department of Insurance (CDI) established the eGovernment & Technology Solutions Branch (eGTSB) in September 2000 to address the future of insurance regulation and consumer protection through business and government innovation and technology, realizing that the insurance marketplace is rapidly changing – with much of the change being driven by innovations in technology, such as the Internet.

The mission of eGTSB is to escalate understanding and planning of CDI's current and future business and technology needs to the Department's executive management. In so doing, CDI is building a "bridge" between technology and regulatory policy realizing that the future and effectiveness of insurance regulation and consumer protection is becoming increasingly dependent upon the "information" economy.

By identifying and embracing opportunities that align with and enhance its regulatory purpose, CDI seeks to use technology to continuously improve its government service delivery to its constituents – encouraging more constituent participation and ensuring effective regulation of the insurance marketplace.

The ability to solve such pressing issues as fraudulent or unauthorized solicitations for insurance products over the Internet, for example, or responding to the needs of constituents in seconds rather than days, weeks or months has become critical to CDI's organizational mission. These are the kinds of issues that the eGTSB helps to coordinate and resolve employing professionally-accepted project management practices and working in collaboration with traditional technologists to develop and implement mission-critical technology.

PRODUCER LICENSING BUREAU SCHEDULING AND EXAMINATION PROJECT

The Department implemented an automated license examination system for individuals that apply and test for a license to provide life, fire and casualty, personal lines, bail agent and several other forms of insurance. This replaced the paper examination and answer sheet process with a system which randomizes the display of questions and answers. Once the examination is submitted, the scoring is completed and if an examinee fails, the topic areas where the examinee did not answer questions correctly is identified, printed and given to the examinee. Upon passing the examination, the examinee is given a confirmation letter of congratulations.

The new process is beneficial in helping to eliminate cheating, memorizing questions, and human error in grading the examinations. It also reduces the amount of time it takes to score an examination and provides a much faster response to applicants on the results of the test. Examination rooms were installed in CDI offices located in Sacramento, San Francisco, Los Angeles, and San Diego.

E-SUBSCRIPTIONS

The Department implemented an automated process to effectively communicate and distribute CDI related news and information to a greater audience statewide through the use of an e-mail subscription service. Internet e-mail technology provides the timely distribution of Department information and provides an effective way of communicating with interested parties outside CDI. E-mail technology reduces costs associated with fax and postal distribution

of CDI related information and provides a user-friendly mechanism of media distribution to the public, industry and media. E-mail technology creates an “audit trail” of information deliveries, thus ensuring that subscribers quickly and effectively receive desired Department news and information.

INTERACTIVE VOICE RESPONSE SYSTEM FOR LICENSE RENEWAL - PHASE ONE

The Producer Licensing Bureau operates an Interactive Voice Response phone system that provides access to license status information. This project enhanced the existing phone tree menu providing callers with a more user-friendly experience.

FRAUD DIVISION

The California Department of Insurance, Fraud Division has the responsibility of ensuring the provisions outlined in Chapter 12 of the California Insurance Code, “The Insurance Frauds Prevention Act,” and Penal Code section 550 are enforced throughout the State of California. The mission statement of the Fraud Division is “To protect the public from economic loss and distress by actively investigating and arresting those who commit insurance fraud and to reduce the overall incidence of insurance fraud through anti-fraud outreach to the public, private and governmental sectors.”

The Fraud Division, formerly the Bureau of Fraudulent Claims, has grown significantly over the past 23 years both in staffing and program responsibility to meet its legislative mandates. Starting in 1979 with only ten employees, the Fraud Division has expanded to nine regional locations with 287 positions supporting investigations, audits, and support functions.

BUDGET AND STAFFING

Fiscal Year 2001/2002 Fraud Division Budgeted/Revenue/Expenditures by Program and Fiscal Year Staffing level:

Fraud Auto Revenues: ¹	\$25,173,000
Insurance Fraud Assessment, Automobile (includes AB 1050)	
Budgeted Levels:	\$31,577,000
District Attorneys' Auto Distribution:	\$15,130,000
State Operations Auto Expenditures:	\$19,068,000
Insurance Fraud Assessment, Workers' Compensation	
Budgeted Levels: ²	\$31,496,062
District Attorneys' Workers' Compensation Distribution:	\$17,286,000
State Operations Workers' Compensation Expenditures:	\$12,167,000
Insurance Fraud Assessment, General Budgeted Levels:	\$ 1,895,000
State Operations General Assessment Expenditures:	\$ 1,551,000
Fiscal Year 2001/2002 Fraud Division Positions:	287.3

FRAUD INVESTIGATION

The Fraud Division provides all investigative and supporting services necessary to implement and manage the Automobile, Workers' Compensation, Property, and Casualty Fraud Programs.

AUTOMOBILE INSURANCE FRAUD

The Fraud Division coordinates automobile insurance fraud investigations statewide, provides assistance to law enforcement agencies, and presents prosecutable automobile fraud cases to district attorney's offices and the US Attorney's office. Since the inception of the Automobile Insurance Fraud Program, the Fraud Division has assigned criminal investigators to enforce the provisions of the California Insurance Code Section 1871.4 and California Penal Code Sections 549 and 550. Often, investigations are conducted on fraud mills operated by doctors and lawyers who work with "cappers," those who solicit clients for fabricated and exaggerated claims. These mill cases can require thousands of hours of intensive investigations over a two to three year period in order to prosecute. The Fraud Division has identified five major categories of automobile insurance fraud activities. They are medical mills, auto property, staged accident rings, paper accidents, and false auto theft claims. Organized criminal elements have and continue to use these types of schemes. During fiscal year 2000/2001, the Fraud Division identified and reported 13,540 Suspected Fraudulent Claims (SFCs), assigned 850 new cases and made 204 arrests.

¹ Auto revenues exclude the \$0.30 assessment per SB 940 which is not used for Fraud Division programs.

² The FY 2001-02 workers' compensation assessment set by the Fraud Assessment Commission was \$31,496,062. The amount indicated reflects the amount actually collected per the CALSTARS Q25 report.

DISTRICT ATTORNEYS PROGRAM

In Fiscal Year 2001/2002, 33 counties received funding totaling \$10,324,000 through the Department's Auto Fraud Grant Program. The amount of financial support funded to each county revolved around two variables; county population and the number of suspected fraudulent claims reported. For Fiscal Year 2001/2002, the District Attorneys reported 586 convictions and 964 arrests, which also included Fraud Division arrests. From these arrests and convictions, the court ordered a total monetary amount of \$3,154,517 in restitution monies be awarded to the victims.

ORGANIZED AUTOMOBILE FRAUD ACTIVITY INTERDICTION

The Legislature finds that organized automobile fraud activity operating in the major urban centers of the state represents a significant portion of all individual fraud-related automobile insurance cases. These cases result in artificially higher insurance premiums for core urban areas and low-income areas of the state than for other areas of the state. Only a focused, coordinated effort by all appropriate agencies and organizations can effectively deal with this problem. With the passage of AB 1050 (Wright) chaptered October 10, 1999, the Organized Automobile Fraud Activity Interdiction ("Urban Grant") Program was created in Fiscal Year 2000/2001. The California Insurance Code Section 1874.8 mandates the Insurance Commissioner award three to ten grants for a coordinated program targeted at the successful prosecution and elimination of organized automobile fraud activity. As the name suggests, the primary focus of the new program is directed at the organized criminal activity that occurs in urban areas and which often involves the staging of automobile accidents and the filing of fraudulent automobile accident or damage claims. Traditionally, legal and medical professionals or their associates mastermind these cases. In recent years, evidence of highly sophisticated and ethnically diverse groups who engage in insurance fraud have captured the attention of the Fraud Division, prosecutors and allied law enforcement.

The investigation of organized criminal activity, especially involving white-collar crimes, is recognized as the most difficult to successfully investigate and prosecute. Insurance fraud investigations are often the most difficult cases to investigate due to professionals who are key to these organized criminal enterprises. These dishonest professionals use the cover of their attorney/client or doctor/patient relationships to provide the specter of legitimacy when pursuing fraudulent claims. During Fiscal Year 2001/2002, the Fraud Division opened and assigned 255 new cases and made 68 arrests.

DISTRICT ATTORNEYS' PROGRAM

In Fiscal Year 2001/2002, the Legislature also authorized \$4,806,000 for distribution to eight grant-funded counties. The grant awarded District Attorneys reported 50 arrests, which also included many of the Fraud Division arrests. District Attorneys prosecuted 63 cases involving 94 defendants with chargeable fraud totaling \$1.1 million. District Attorney outcomes totaled 38 convictions.

WORKERS' COMPENSATION

During the 1920s, most states, including California, accepted a new social insurance program known as workers' compensation. In California, workers' compensation insurance is a no-fault system. Injured employees need not prove the injury was someone else's fault in order to receive workers' compensation benefits for an on-the-job injury. The National Insurance Crime Bureau estimated in the year of 2000 that workers' compensation insurance fraud is the fastest-growing insurance scam in the nation, costing the industry \$5 billion per year by what many people consider a victimless crime. The thievery happens in medical clinics, law offices and even your neighbor's home. Often white-collar criminals, including doctors and lawyers, have the quickest hands. Insurance companies pick up the tab, passing the cost onto policyholders, taxpayers and the general public.

Hardly a victimless crime, insurance fraud is often organized crime. The increase in insurance fraud particularly during the early 1990's had led many to regard insurance fraud as the crime of the 90s. Workers' Compensation insurance fraud came to a forefront as a focused insurance fraud problem in the late 1980's when people who lined up in the unemployment line in the Employment Development Department were recruited by cappers to file for workers' compensation stress claims.

The program in California to combat workers' compensation fraud was established in 1991 through the passage of SB 1218 (Chapter 116). The law made workers' compensation fraud a felony, required insurers to report suspected fraud, and established a mechanism for funding enforcement and prosecution activities. SB 1218 also established the Fraud Assessment Commission to determine the level of assessments to fund investigation and prosecution of workers' compensation insurance fraud. The funding comes from California employers who are legally required to be insured or self-insured.

For Fiscal Year 2001-2002 the Fraud Division identified and reported 2,968 Suspected Fraudulent Claims (SFCs), assigned 651 new cases and made 141 arrests.

As the Workers' Compensation Insurance Fraud Program moves into FY 2002-03, some success has been realized in turning the corner on workers' compensation insurance fraud. Difficult and long investigations are finally paying off with convictions. The number of medical and/or legal workers' compensation mills have been reduced in Southern California. Premium fraud cases have been investigated and prosecuted. The California Department of Insurance officially became a member of the "Underground Economy Strike Force" in February 2002, as a result of Assembly Bill 202. Participation on the Strike Force will help the Fraud Division and District Attorneys to investigate and prosecute those premium fraud cases, which most significantly impact the California economy and business climate.

Evidence suggests that the aggressive anti-fraud campaign by the Department, the District Attorneys, the insurance industry and California employers continues to play a substantial role in reducing crime and workers' compensation premiums for employers statewide.

DISTRICT ATTORNEYS' PROGRAM

In Fiscal Year 2001/2002, the District Attorneys report a total of 290 arrests, which also included the majority of Fraud Division arrests. During the same timeframe, District Attorneys prosecuted 595 cases with 654 suspects, resulting in 263 convictions. The total chargeable fraud was \$50 million representing only a small portion of actual fraud since many fraudulent activities had not been identified or investigated.

PROPERTY AND CASUALTY FRAUD

Funding for the property and casualty fraud program is derived from an annual assessment at \$1,300 per licensed insurance company. This funding supports criminal investigations by the Fraud Division of suspected fraud involving health, life, property, and all other cases not involving automobile or workers' compensation insurance fraud. Murder or faked deaths for insurance; arson, inflated pharmacy billings, and dilution of prescribed drugs are just a few of the types of insurance fraud cases reported and investigated in this program.

During Fiscal Year 2001/2002, the Fraud Division identified and reported 2,997 suspected fraudulent claims; assigned 168 new cases and made 46 arrests.

SPECIAL INVESTIGATIVE UNIT COMPLIANCE REVIEW OFFICE

The Fraud Division's Special Investigative Unit (SIU) Compliance Office inspects insurance companies to ensure compliance with California law and the California Code of Regulations, which govern the maintenance and operations of Special Investigative Units. These provisions require insurance companies licensed to conduct business in California to have viable SIUs operating within regulatory parameters. There are over 1200 companies licensed to conduct insurance business in California who are subject to these provisions. Each insurance company must submit an annual report of their anti-fraud operations and procedures to the Fraud Division SIU Compliance Office. This office provides an annual report format and evaluates the completeness of the report to the Fraud Division that is submitted annually or biennially by these insurance companies.

During the Fiscal Year 2001-02, six compliance surveys were conducted to examine insurer operations and ascertain their compliance with SIU law and regulations. Formalized compliance reviews were initiated in November 2001 using procedures developed from the information gathered from these surveys. Twenty-three compliance reviews were conducted during the period November 2001 through June of 2002.

The function of the compliance review is to identify areas of regulatory noncompliance and operational weakness, and to provide technical assistance to the insurer SIU personnel. If applicable, a report of findings that articulates any findings of noncompliance and observations for strengthening of the insurers SIU operations is issued to the insurer at the conclusion of the review. In addition, the Fraud Division's SIU Compliance Office continues to redevelop the current regulations governing SIUs in an effort to clarify, organize and strengthen those regulations.

INVESTIGATION DIVISION

The Investigation Division is charged with enforcing applicable provisions of the California Insurance Code under authority granted by Section 12921 and to certify crimes of which the Commissioner has knowledge to a prosecuting authority pursuant to Insurance Code Sections 12928 and 12930. In 2002, the Division has implemented Penal Code Section 830.11 which empowers its investigators to exercise power of arrest and power to serve warrants as specified in Sections 1523 and 1530 during the course and within the scope of their employment. As part of the Operations Branch, the Investigation Division has been charged by the Insurance Commissioner to take steps to protect California policyholders from insurance related crimes committed by businesses and individuals. The public and the insurance industry are both safeguarded when the Investigation Division investigates crimes and violations and seeks criminal prosecutions and disciplinary actions where warranted by the evidence. In this way, those who break the law can be disciplined or removed from the industry when warranted and future crimes and violations are deterred.

The Insurance Commissioner established case handling priorities for the Investigation Division, including premium theft, senior citizen abuse, bogus insurance companies, viatical settlement fraud, deceptive sales practices by insurance companies, consumer abuse by automobile insurance agents, title insurance rebates, consumer abuse by public adjusters, and insider fraud.

INVESTIGATIONS (JANUARY 2002 TO DECEMBER 2002)

Opened:	1,533
Completed:	1,574
In progress as of December 31, 2002:	806
Reports of Suspected Violation:	602

CRIMINAL CASES:

Assisted Law Enforcement Agencies	176
Referred to Prosecutor	55
Prosecutor Rejected	5
Filing/Arrests/Indictments	28
Search Warrants Served	114
Convictions	13

INVESTIGATIONS RELATED TO AUTOMOBILE INSURANCE

Effective July 1, 2000, the Investigation Division, Legal Branch's Compliance Bureau and Consumer Services and Market Conduct Branch's Consumer Services Bureau were charged with implementing Senate Bill 940 (SB 940). SB 940 (Chapter 884, Statutes of 1999) establishes Section 1872.81 which requires each insurer doing business in California to pay to the Insurance Commissioner an annual fee of thirty-cents for each insured vehicle under an insurance policy it issues in the state. SB 940 limits the expenditure of this revenue to maintaining and improving consumer service functions of the department that are related to automobile insurance. The legislation specifically requires that the highest priority for use of these revenues shall be to eliminate the backlog of consumer complaints relative to automobile insurance and the insurers, agents and brokers selling those policies.

INVESTIGATIONS (JANUARY 2002 TO DECEMBER 2002)¹

Opened:	292
Completed:	346
In progress as of December 31, 2002:	185
Reports of Suspected Violation:	111

The following are among the most significant regulatory and criminal cases completed in 2002. The Investigation Division was either the primary investigation agency for the case, or played a major role in a joint criminal investigation. Among the Investigation Division's many cases, the following are the most noteworthy:

¹ This data is included in the overall Division case information shown on the previous page.

Abraham and Associates Insurance Services, Inc.; Mark Roland Abraham: Through an investigation conducted by the Investigation Division, it was found to have allegedly charged consumers with excessive broker fees, illegal broker fees, and discriminatory broker fees. The investigation revealed that Abraham and Associates breached its duty to use care, skill, and diligence and to disclose material information relating to supplemental auto insurance coverage. Abraham and Associates was also found to have engaged in deceptive and misleading advertising and to have violated a previous Cease and Desist Order. On April 26, 2002, an Order of Revocation was issued by the Insurance Commissioner of the State of California, revoking the license and licensing rights of Abraham and Associates Insurance Services, Inc. for 61/2 years. The revocation was conditionally stayed, so long as Abraham and Associates complied with all the specified conditions. Abraham and Associates was also ordered to obey all laws and regulations, pay restitution to victims, and pay a \$50,000 monetary penalty.

Seymour “Sy” Abramowitz: Effective 12/22/02, Seymour Abramowitz’ Life Agents license was revoked. Abramowitz knowingly and intentionally made false statements on an insurance application to the California Department of Insurance (CDI) in an attempt to conceal his true identity and criminal history so as to obtain an insurance license. Abramowitz had a criminal history that spanned 1945–1993 with the most recent conviction being that of felony bank fraud.

Gilbert Louis Almada: A former West Covina insurance agent, has been sentenced to 18 months in the federal penitentiary, placed on five years probation, and ordered to pay New York Life insurance Company restitution in the amount of \$215,664. Almada plead guilty to five felony counts in U.S. District Court for misappropriation of funds, making false promises, embezzlement and mail fraud. According to CDI investigators, Almada participated in a scheme to defraud money from at least one victim and New York Life by means of materially false and fraudulent pretenses, representations, and promises. At the time Almada was an agent with New York Life.

Bonding & Insurance Specialists Agency, Inc.: Ordered by CDI to pay a fine of \$100,000 on an Order of Monetary Penalty and Reprimand on February 26, 2002. As a result of investigations by the Investigation Division, it is alleged that Bonding & Insurance Specialists Agency, Inc. demonstrated a practice of deception by charging and collecting improper and unauthorized premiums which were disguised broker fees labeled as “Policy Fees” and “Workers’ Compensation Administration Fees”. CDI alleged that these misrepresentations were made to retail insurance brokers and potentially to insurance consumers in direct contravention of the California Insurance Code. CDI also alleged that the activity occurred on at least 64 occasions between March 1998 and July 2000, with a total of \$43,700 collected.

Earnest Franklin Cossey: Cossey plead guilty to conspiracy and filing false tax returns in U.S. District Court. Cossey, who is the Chief Executive of TLC America Inc. was running an investment scam that defrauded 1,850 mainly elderly investors out of \$146,000,000 between 1997 and 2000. As a result of Cossey’s felony conviction, his license was revoked.

Fred William Davis & Vickie Jean Davis: Fred and Vickie Davis respectively had their licenses revoked on March 14, 2002. Fred Davis sold approximately 10 annuity policies to an elderly woman and induced her to replace them with other annuity policies, resulting in the victim incurring \$34,603 in surrender charges. Davis’ wife, Vickie Jean Davis aided and abetted him by signing as agent of record on some of these policies and stipulated to the revo-

cation of her license and the issuance of a restricted license. She agreed to pay a monetary penalty and also agreed if her husband became unable to make payments on a promissory note he had issued to the senior in exchange for a loan; Vickie Jean Davis would assume responsibility for making the payments.

Mike George Denno: Arrested on seven felony counts of Insurance Fraud. Investigations revealed Denno allegedly sold bogus insurance policies to unsuspecting consumers. A licensed agent and owner of Beneficial Auto Insurance Services, Denno sold fraudulent insurance policies to consumers by collecting premiums and not forwarding them to an insurance company.

Charles Edward Dunbar and Christopher Freeman Dunbar: Pled guilty to charges of Grand Theft in Sacramento County Superior Court on October 17, 2002. Charles and Christopher Dunbar allegedly committed insurance fraud by keeping insurance money (returned premiums and credits) that should have been returned to numerous clients totaling \$41,132.80. Christopher Dunbar also allegedly collected \$6,014.00 in insurance premiums from MacLaughlin & Company for Walter and Dorothy Anderson (dba Florin Center), failed to place coverage, and issued a false Certificate of Insurance leading the clients to believe that proper insurance coverage was in place during the policy term. Charles and Christopher's licenses were suspended on December 19, 2001, after being charged with the crimes, and their licenses were revoked immediately after their conviction.

Sam Elhawary: Broker-Agent Sam Elhawary was arrested on two felony counts of grand theft and one count of welfare fraud. Elhawary was alleged to have collected \$2,200 in insurance premiums from clients for policies that he failed to place.

Marc Laurence Ellen: Marc Laurence Ellen of Thousand Oaks was sentenced in Ventura County Superior Court to serve 10 days in county jail, pay restitution and complete 36 months of formal probation after pleading guilty to one count of felony grand theft. CDI revoked Ellen's license to transact insurance effective September 9, 2002. Ellen while doing business as Healthsmart Insurance in Woodland Hills embezzled insurance premium checks from two Ventura area women.

Jeffrey Warren Ferguson and Manuel Antonio Mendez: Both plead guilty on 11/6/02 to multiple counts of grand theft. They operated sub-standard auto insurance agencies, called Millennium Insurance Services and Least Cost Insurance Services. They admitted that they accepted premiums, failed to place the coverage but led their clients to believe that they had valid insurance. In their plea agreement they admit that they caused their clients to suffer losses of \$322,210.32. Part of their plea agreement was to make partial restitution of \$100,000 each. If they do not make the stipulated restitution then each will receive a lengthy prison term versus a shorter jail sentence. They have until April 2003 to make restitution.

Alfred Galoustian: Alfred Galoustian pled no contest to two felony counts of grand theft in November 2002. Galoustian was sentenced to 30 days in County Jail, 240 hours of community service, three years of summary probation, and ordered to pay \$17,377.50 in restitution. Galoustian worked as an insurance broker/agent in Tarzana, collected insurance premiums and failed to remit said premiums to insurance companies, thus exposing six consumers to the risk of loss.

Charles Gluchacki d.b.a. Claim Support Services: On 11/07/02, a Cease and Desist Order was issued on Charles Gluchacki d.b.a. Claim Support Services (CSS). Gluchacki dba CSS was acting as a public adjuster without a license. This order required Gluchacki dba CSS to immediately Cease and Desist from engaging in the business of a public insurance adjuster.

Clarence Joseph Hall, III: A Cease & Desist Order was issued on June 25, 2002 against Clarence Joseph Hall III, doing business as Harbour Protective Insurance Services and Harbour Entertainment & Sports Insurance (Harbour) for allegedly selling bogus insurance policies and conducting business in California without a license. Hall's license had been revoked by CDI effective April 2001.

A Cease & Desist Order was issued on June 30, 2002 against **Mildred (Mindy) Ila Stein** on June 30, 2002 for transacting insurance without a license. Stein was an employee of Harbour whose license was revoked effective October 2001 in connection with Hall's revocation case.

Harbour maintained offices in Los Angeles, New York and Texas and specialized in entertainment insurance, primarily issuing general liability certificates from a master policy for short term special events such as concerts, film productions, music festivals, conventions, street fairs, etc. The master policy was non-renewed by Lexington Insurance Company (an AIG company) effective January 1, 2002, yet Harbour continued to issue thousands of certificates to unsuspecting consumers through June 2002. It is estimated that Hall collected over \$2.5 million in premiums for non-existent coverage.

Four search warrants were executed on the Los Angeles office, storage facility and bank accounts of Harbour in September 2002. Insurance documents and computers were taken for review and the contents of several Harbour bank accounts were seized. The California Department of Justice is holding over one million dollars of Harbour's funds. The criminal investigation is ongoing.

Hiroshi Ishimoto: On June 06, 2002, Ishimoto licenses were suspended for multiple insurance code violations, including failing to remit premiums and failing to respond to the CDI. The suspension was stayed for five years provided Ishimoto make restitution payments totaling \$25,000 to the victim.

Lori Lee Koerth: On July 31, 2002, Lori Lee Koerth, AKA Lori Lee Carbone, owner of Loerth Insurance Service was convicted of two misdemeanor counts of transacting insurance without license. Ventura County District Attorney's Office prosecuted the case. Koerth was sentenced to 30 days in County Jail, 36-month probation and a \$5,000 fine. The investigation revealed that Koerth has been transacting insurance without a valid insurance license since 1996. Koerth was able to continue transacting insurance by using a fraudulent insurance license.

Kim Loren Lawrence: Lawrence was sentenced on September 10, 2002 in San Joaquin County Superior Court to six years in state prison. The sentencing was the result of a nolo contendere plea to one felony count of residential burglary, one felony count of theft from an elder or dependant adult, one felony count of theft of funds by broker/agent, and one felony count of false statement to sell/buy securities. The criminal conviction resulted from an investigation conducted by the Investigation Division and San Joaquin County District Attorney's Office. According to investigators, Lawrence solicited victims to make investments or purchase an annuity, but never invested her

clients' funds and converted those funds to her own use. Lawrence was order to pay over \$1 million in restitution to 30 victims, most of which were elderly clients.

John Sik Lee: Arrested based on evidence gathered which allegedly shows the broker collected premiums and failed to obtain insurance coverage. The Los Angeles County District Attorney's Office is prosecuting the case. Lee is charge with one felony count of grand theft and bail is set at \$20,000. If convicted, Lee could face up to one year in county jail or state prison and be ordered to pay restitution.

Arturo Lopez: Arrested on a felony warrants charging him with five counts of false or forged insurance documents. He allegedly collected \$3,500 in insurance premiums. Lopez did not send the collected premiums to any identifiable insurance companies and issued bogus insurance identification cards to unsuspecting consumers. Bail is set at \$100,000 and if convicted on all counts, Lopez could face a maximum sentence of 15 years in state prison. The Los Angeles County District Attorney's Office is prosecuting the case.

Robert Kleber Malta-Aragundi: Malta-Aragundi licenses were revoked effective 5/24/02. In an administrative hearing, it was established that Malta-Aragundi prepared and sold fraudulent insurance documents, issued a false insurance binder; transacted insurance business without a license and knowingly and willfully made misstatement in his license renewal application regarding his previous criminal conviction for the preparation and sale of fraudulent insurance documents.

David Mandel: An Order for a Monetary Penalty of \$100,000 was issued against David Mandel, doing business as Complete Financial & Insurance Services, and 1-800-4-Insure Insurance Services, Inc., automobile insurance agencies owned and controlled by Mandel. Mandel and 1-800-4-Insure stipulated to the order to settle accusations the CDI filed in July 2001 charging the agent and agencies with placing numerous false garaging addresses on auto applications to obtain lower premium rates for customers in 1995 through early 1997. CDI also accused the agencies of having unlicensed persons selling insurance between 1996 and 1998, and failing to place coverage for several customers between 1996 and 1998.

Jesse Mendoza: A joint investigation by Investigation Division and the Kings County District Attorney's Office lead to the arrest of Mendoza. He was arrested on a felony warrant while serving a jail sentence at the La Paz County Jail in Parker, Arizona. He is charged with one felony count of grand theft and one felony count of embezzlement. Mendoza is a former insurance agent who owned and operated the South San Joaquin Insurance Agency in Delano, California. His license was revoked in April 2000.

Daniel Negron: Negron plead guilty, and was convicted of a felony, child abuse against his 14 year old daughter. This plea occurred during an initial investigation into three consumer complaints. All complainants were referred by RUSB to Negron's bond company to file claims for their losses. As a result of Negron's felony conviction, his license was revoked.

C.J. Palmieri: Palmieri was arrested on 116 felony counts of grand theft and the fraudulent sale of securities. Palmieri defrauded approximately 120 senior citizen investors of over \$10 Million. Palmieri allegedly sold more than 280 fraudulent viatical settlement contracts to unsuspecting seniors. Bail has been set at \$5 Million.

Michael Glenn Proctor: Proctor plead guilty and was convicted of two felonies, grand theft and possession of a firearm by a felon. Proctor placed ads in various newspapers for sport utility vehicles at a discounted rate. Proctor would require a deposit and would promise the vehicle at a later date. Proctor never produced the vehicle and kept the deposits. As a result of Proctor's felony conviction, his license was revoked.

Mark Jeffery Ross: Arrested based on evidence gathered by a multi-agency taskforce, which included investigators from Investigation Division - Los Angeles Office, the Department of Corporations and Kern County Sheriff's Department. The California State Attorney General's Office is prosecuting the case. Ross is charged with two felony counts of solicitation of unregistered securities and the sale of securities by means of false statements and/or omissions. Bail is set at \$10,000. If convicted on all counts, Ross could face up to a maximum of six years in state prison and ordered to pay restitution.

South Coast Title Corporation: On June 26, 2002, a formal complaint alleging illegal inducements for the placement or referral of title business and unlawful title rebating activities was filed against South Coast Title Corporation. The assessed monetary value of the illegal rebates amounted to not less than \$455,276.53.

Southland Title Corporation, Southland Title of Orange County and Southland Title of San Diego: On April 26, 2002, Southland Title Corporation, Southland Title of Orange County and Southland Title of San Diego agreed to a settlement of \$2 million for illegal rebates and/or inducements to real estate agents in the form of gift certificates, concert tickets, event tickets, vacation packages, funding holiday parties, special events and meetings, and paying for business support services, etc. Included as part of the two million dollar settlement, Southland agreed to deposit \$500,000 into an independent escrow account for a two-year period and agreed to amend all existing and new employee contracts to include a provision that all commissioned sales employees have been informed and trained in the California Insurance Code anti-rebate laws.

Gary Stromme: An investigation has resulted in the arrest and subsequent conviction of Anaheim Insurance Agent, Gary Stromme. Stromme plead guilty to two felony counts of grand theft in Orange County Superior Court on December 11, 2002, and ordered to pay \$140,000 in restitution to his victims, the Loyal Order of Moose Lodges. Stromme's victims were Moose Lodges that paid him insurance premiums without receiving valid policies, but instead received bogus policies. As part of the plea agreement obtained by the Orange County District Attorney's office, Stromme was placed on five years of formal probation, and ordered to pay full restitution to his victims. By paying the full restitution amount, Stromme became eligible to have his jail sentence reduced from one year to 120 days.

FINANCIAL SURVEILLANCE BRANCH

The Financial Surveillance Branch (FSB) is responsible for overseeing the financial condition of the insurance industry to ensure it can provide the benefits and protection promised to California citizens. FSB's function is to assure that all insurers licensed to do business in California (as well as those insurers operating on a non-admitted or surplus lines basis) maintain the financial stability and viability necessary to provide the benefits and protection they have promised the California policyholders.

The FSB is composed of the Financial Analysis Division (FAD), the Field Examination Division (FED), the Actuarial Office, the Troubled Companies Unit (TCU), and the Premium Tax Audit Bureau (PTAB).

The FAD evaluates and monitors the financial condition of insurance companies to identify financially distressed companies and takes corrective actions or recommends regulatory actions to assure insurer solvency for the protection of California consumers.

The FED is responsible for conducting comprehensive financial examinations of California's domiciled insurance companies and other insurance organizations to determine their financial solvency and capacity to meet policyholder obligations. The examinations also serve to protect policyholder interests by including a review of insurance management, operations, investments, advertising and claims settlement practices.

The Actuarial Office supports the other divisions and bureaus in the CDI by providing statistical and actuarial analyses associated with the regulation of insurance business in California. It also assists in the drafting of legislation and regulations.

The TCU is responsible for overseeing those insurers identified by the CDI's Early Warning System.

The PTAB is responsible for auditing all premium tax returns filed by insurers and surplus lines brokers.

The FSB developed an Early Warning System to provide advance warning of insurers headed toward financial hazard and to provide automated analytical tools for its employees.

In 1998, the California Department of Insurance, Financial Surveillance Branch, was re-accredited by the National Association of Insurance Commissioners (NAIC) for a five-year period. Accreditation by the NAIC signifies that the financial surveillance performed by the FSB meets all of the financial regulation standards established by the NAIC.

FINANCIAL ANALYSIS DIVISION

The FAD analyzes and maintains ongoing surveillance of admitted insurers, fraternal benefit associations, grants and annuities societies, underwritten title companies, home protection companies, motor clubs, risk retention groups, surplus line insurers and Lloyd's syndicates. The purpose is to identify companies in or approaching hazardous financial condition and to recommend corrective action when necessary. The FAD analyzes holding company transactions and acquisitions pursuant to the Insurance Holding Company System Regulatory Act. In addition, the FAD assists the CDI Legal Division by providing financial analysis of applications for certificates of authority, amended certificates of authority, securities permits, variable contract qualifications, underwritten title company licenses and various other corporate affairs matters. The FAD coordinates and develops reinsurance regulatory policies and performs reinsurance audits and analyses. The FAD also provides information and assistance to other divisions relative to reinsurance practices and procedures, surplus line insurers, captive insurers and risk retention groups.

The workload performed by the FAD is distributed among four bureaus: FAD 1 (Property and Casualty Bureau I), FAD 2 (Property and Casualty Bureau II), FAD 3 (Life Bureau), and FAD 4 (Actuarial Analysis Bureau). Most of the solvency surveillance of insurance companies is performed by all but the Actuarial Analysis Bureau, which focuses primarily on life and health reserving issues. The solvency surveillance workload of the bureaus is as follows:

WORKLOAD PERFORMED FOR THE YEAR 2002

	Number Reviewed	
	Annual	Quarterly
Financial Statements		
Life and P & C	778	1,106
Other Entities	306	200
Surplus Lines	128	384
Corporate Affairs Applications		
Certificate of Authority	54	
Holding Company Matters	186	
All Others	207	
Actuarial Reviews		
Reinsurance Reviews	12	
Rate Filing	268	
Actuarial Memorandum/Executive Summaries	49	

FIELD EXAMINATION DIVISION

Under the provisions of Section 730 of the California Insurance Code, the Insurance Commissioner must examine the business and affairs of every admitted insurer, whenever deemed necessary, to determine its financial condition and compliance with applicable laws. Unless financial or other conditions warrant an immediate examination, domestic insurers are usually examined triennially and foreign insurers are usually examined in accordance with the NAIC's Association Plan of Examination.

It is the responsibility of the FED to determine the financial condition of insurance companies according to certain legal guidelines required by the California Insurance Code and prescribed accounting practices as promulgated by the NAIC.

During 2002, FED initiated 60 new financial examinations and continued its examination of 82 companies pending from prior years. A total of 64 Reports of Examinations were filed. In addition to the examination functions, FED also provides financial and actuarial support to other divisions within the Department of Insurance.

ACTUARIAL OFFICE

The Actuarial Office is responsible for formulating actuarial policy and providing technical assistance within the FSB. The Actuarial Office also assists with the drafting of new legislation, regulations, and bulletins regarding actuarial matters and provides responses to requests for actuarial analysis. Furthermore, the Actuarial Office reviews annual company illustration filings containing actuarial and officer certifications and reviews Medicare supplement and other accident & health rate filings.

TROUBLED COMPANIES UNIT

The TCU is responsible for overseeing those insurers identified by the CDI's Early Warning System (EWS) as being financially troubled. The TCU also provides complete administrative support for the Early Warning Team, which is responsible for monitoring insurers determined to be in financial difficulty or troubled.

PREMIUM TAX AUDIT BUREAU

INSURANCE TAXES

Insurance taxes assessed in 2001 on business done during 2000, other than retaliatory and surplus line taxes, amounted to \$1,357,471,296. This represents an increase in assessments of \$135,169,011 or 11.06 percent over the previous year. Refunds of \$35,319,488 were granted during the year.

Additional assessments proposed by the Insurance Commissioner to the Board of Equalization and the State Controller's Office totaled \$3,500,405.

BASIS OF TAX

The basis of tax is the amount of “gross premiums” received, less return premiums, upon business done in the State, with the exception of title insurance and ocean marine insurance. Insurers transacting title insurance are taxed upon all income received in this State, with the exception of income arising out of investments. Ocean marine insurers are taxed upon underwriting profits.

RATE OF TAX

A tax rate of 2.35 percent is imposed on “gross premiums” received, with the exception that a lower rate of 0.50 percent is applied to premiums received under pension and profit sharing plan contracts which are “qualified” under certain sections of the United States Internal Revenue Code. Title insurers are also taxed at a rate of 2.35 percent of “income”. Ocean marine insurers are taxed at a rate of 5 percent of underwriting profits.

RETALIATORY TAXES

The retaliatory tax is a method of equalizing the higher tax rate paid by California domiciled insurers writing business in those states that have a higher tax rate than the California tax rate. Insurers domiciled in states with a higher tax rate than California must pay a “retaliatory tax” to California equal to the difference in the tax rate of their state of domicile and the tax rate of the state of California.

Retaliatory taxes assessed and collected in 2001 on business done during 2000 totaled \$6,113,025. This is a decrease of \$611,487 or 9.09 percent over the previous year.

SURPLUS LINE TAXES

The non-admitted insurance companies writing business in California for the surplus line market (business not typically written by licensed insurers) usually have their business placed by surplus line brokers. It is the responsibility of the surplus line broker to pay the surplus line tax on this business.

The surplus line tax rate is three percent and is assessed on surplus line premiums pursuant to California Insurance Code Section 1775.5 Surplus line taxes collected during 2001 for the calendar year 2000 totaled \$48,693,088, an increase of \$3,121,872 or 6.85 percent over the previous year.

Legislative Office

The Legislative Office represents the Commissioner and the Department of Insurance in all matters before the California Legislature. Its staff is responsible for advancing the Department's legislative agenda, establishing effective working relationships with all stakeholders in the legislative process, and providing technical assistance to the Legislature on insurance-related issues.

The staff of the Legislative Office is responsible for coordinating Departmental legislative proposals and analysis of all introduced legislation with potential impact on the Department. The staff also coordinates and prepares testimony and materials for legislative hearings and participates in meetings with authors, sponsors, and advocates of legislation affecting the Department. In addition, staff conducts in-house training sessions on legislative bill analysis and the legislative process.

At the end of each session, the Legislative Office provides a summary of insurance-related legislation chaptered into law, and coordinates the development of workplans for implementation of new legislative requirements.

Legal Division

The primary duty of the California Department of Insurance (CDI) Legal Division is to enforce compliance with the California Insurance Code (CIC) by all admitted insurers, insurance producers and any other person or organization engaging or applying to engage in the business of insurance in California. The Legal Division serves as the backbone of CDI by providing legal review and undertaking of enforcement actions, policy approvals, Certificate of Authority approvals, promulgating regulations, and many more necessary tasks. A team of attorneys and support staff carefully ensures that the insurance industry complies with California's statutes and regulations. The Legal Division consists of the Auto Compliance Bureau, Compliance Bureau-Sacramento, Compliance Bureau-San Francisco, Conservation and Liquidation Bureau, Corporate Affairs Bureau, Policy Approval Bureau, Rate Enforcement Bureau, and the Special Projects Bureau.

CONSERVATION & LIQUIDATION BUREAU

The Conservation and Liquidation Bureau (CLB) provides legal support to the CDI's Conservation and Liquidation Office (CLO) in the conservation and subsequent liquidation or rehabilitation of an insolvent insurance carrier. Such support is provided by the CLB from the seizure or conservation of a company up to the point in time when estate assets, if any, are distributed and the estate is closed. The CLB also performs in-house legal functions for the CLO, completing contacts and special legal projects on an as needed basis.

Estates pending at the end of 2001	55
Estates closed during 2002	4
Estates opened during 2002	7
Estates pending at the end of 2002	54

CLO DISTRIBUTION REPORT

Distribution Information

American Star Insurance Company	00121	\$1,799,506
Pacific States Casualty	00122	\$3,383,843
Western Carriers Insurance	00154	\$7,735,886
Mission National Insurance	00170	\$3,555,385
Professional Prototype	00210	\$4,883,210
Paula Insurance Co.	00290	\$12,500,000
First Capital Life Company	00411	\$921,160
Western Employers Insurance	00433	\$1,010,290
Sable Insurance	00501	\$3,650,142
Enterprise Insurance	00540	\$634,740
ELIC Holdback Trust	00614	\$225,983
ELIC Opt Out Trust	00615	\$21,765,939
ELIC-FEC Litigation Trust	00616	\$43,505,078
Mission Insurance Company	00672	\$17,889,494
Holland American Insurance Company	00756	\$463,745
Signal Insurance Company	00726	\$4,983,764
Homeland Insurance Company	00768	\$9,200,000
HIH America	00777	\$54,489,762
Great States	00778	\$50,183
S & H Insurance Company	00942	\$149,038
Thirftco Insurance Company	00997	\$3,398,294
Total		\$196,195,442

CORPORATE AFFAIRS BUREAU

The mission of the California Department of Insurance (CDI) Corporate Affairs Bureau (CAB) is to protect California consumers by effectively exercising licensing, oversight, and certain enforcement functions to achieve the objectives that insurers remain solvent and conduct their affairs in accordance with law. Among the most critical tasks of the CAB in carrying out its mission is the processing of all insurance company corporate filings and applications, including certificate of authority applications.

Such applications and filings generally include working with the Financial Analysis Division (FAD), the Investigation Bureau and others as appropriate. Decisions on applications may result in litigation in the Superior Courts, in which CAB attorneys assist the Attorneys General in representing the CDI.

CAB has been actively involved in the CDI's troubled companies' activities since the inception of the program in 1993. The Chief of the CAB is on the Early Warning Team and selects attorneys to take assignments from the Team to take action as appropriate. Additionally, CAB counsel provides general legal advice to the FAD and Field Examination Division (FED) regarding regulatory issues. Those regulatory issues include questions on and requests for legal opinions from field examiners and financial analysts regarding permissible investment practices; management arrangements; custodial arrangements; adequacy of reinsurance contracts; and holding company issues. CAB attorneys likewise serve as counsel to CDI task forces, as well as NAIC task forces, on subject matters within their fields of expertise, such as surety insurance, reinsurance, and uniform state admission practices. They also assist CDI legislative counsel in the analysis and recommendation of state statutes within their area of proficiency.

KEY TO CLASSES OF INSURANCE AUTHORIZED

- | | | |
|----------------|------------------------------|------------------------|
| 1. Life | 9. Workers' Compensation | 17. Mortgage |
| 2. Fire | 10. Common Carrier Liability | 18. Aircraft |
| 3. Marine | 11. Boiler and Machinery | 19. Mortgage Guaranty |
| 4. Title | 12. Burglary | 19.6 Legal Insurance |
| 5. Surety | 13. Credit | 20. Miscellaneous |
| 6. Disability | 14. Sprinkler | 24. Financial Guaranty |
| 7. Plate Glass | 15. Team and Vehicle | |
| 8. Liability | 16. Automobile | |

(For Definitions of the Above Classes of Insurance, See Sections 101-120 of the Insurance Code)

CORPORATE AFFAIRS ACTIVITIES (JAN. 1, 2002 THROUGH DEC. 31, 2002)**Breakdown of Closed Matters**

Advisory Organization License	01
Amended Certificate of Authority	134
Amended Certificate of Authority as a Grants and Annuity Society	07
Amended Stock Permit	03
Amended Underwritten Title Company License	07
Approval of Trust	03
Certificate of Authority	31
Certificate of Authority as a Grants & Annuities Society	24
Certificate of Authority as a Status Filing CIC 700C	07
Certificate of Exemption	06
Custody Agreement	03
Holding Company Acquisition	09
1215.2(f) Exemption from Form A filing	04
1215.5(b)(1) Sales, Purchases Loans, etc.	15
1215.5(b)(3) Reinsurance	15
1215.5(b)(4) Mtg. Service/Cost Sharing Agreements	69
1215.5(c)(6) Investments	01
1215.4(l) Disclaimer of Affiliation	07
1215.4(f) Ordinary Dividend	15
1215.13 Exemption Request	04
1215.5(g) Extraordinary dividend	10
Lesli	46
Mergers	28
Miscellaneous Filings	171
Motor Club Service Contract (810)	03
Name Approval Reservation	127
Organizational Permit	05
Reinsurance Sale & Purchase, Transfer & Assumption	33
Reinsurer Accreditation	11
Risk Purchasing Group	23
Risk Purchasing Group Renewal	277
Risk Retention Group	09
Risk Retention Group Renewal	54
Stock Permit	05
Transfer of Underwritten Title Company Shares	10
Underwritten Title Company Permit	01
Viatical Settlement Broker	01
Withdrawal	03
Workers' Compensation Depository Agreement	23
Total	1205

CERTIFICATES OF AUTHORITY ISSUED FOR 2002

Name of Insurer	Home State	Classes of Insurance	Effective Date
ACE Capital Title Reinsurance Company	NY	4	01-16-2002
United Wisconsin Life Insurance Company	WI	1, 6	01-23-2002
Home of Guiding Hands Foundation	CA	Grants and Annuities Society	03-11-2002
Young America's Foundation	TN	Grants and Annuities Society	03-12-2002
Community Foundation of Santa Cruz County (The)	CA	Grants and Annuities Society	03-13-2002
Santa Barbara Foundation	CA	Grants and Annuities Society	03-20-2002
Planet Indemnity Company	IL	2, 3, 5, 6, 7, 8, 12, 14, 16	03-27-2002
Brotherhood Mutual Insurance Company	IN	2, 3, 6, 7, 8, 9, 10, 11, 12, 14, 15, 16, 19.6, 20	04-19-2002
Community Television of Southern California	CA	Grants and Annuities Society	04-23-2002
Sunland Home Foundation	CA	Grants and Annuities Society	04-25-2002
Reorganized Church of Jesus Christ of Latter Day Saints	MO	Grants and Annuities Society	04-25-2002
Los Angeles Orphans Home Society	CA	Grants and Annuities Society	05-03-2002
Olive Crest Treatment Centers, Inc.	CA	Grants and Annuities Society	05-13-2002
Guaranty Income Life Insurance Company	LA	1, 6	05-14-2002
Mennonite Brethren Foundation	KS	Grants and Annuities Society	05-15-2002
Mayo Foundation for Medical Education and Research	MN	Grants and Annuities Society	05-20-2002
Institute for Creation Research (The)	CA	Grants and Annuities Society	06-12-2002
Travelers Indemnity Company (The)	CT	2, 3, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 18, 20	06-17-2002
Greenpeace Fund, Inc.	CA	Grants and Annuities Society	06-28-2002
The Nature Conservancy	DC	Grants and Annuities Society	06-28-2002
Jewish National Fund (Keren Kayemeth LeIsrael) Inc.	NY	Grants and Annuities Society	06-28-2002
MGIC Residential Reinsurance Corporation	WI	19	07-19-2002
MGIC Mortgage Reinsurance Corporation	WI	19	07-19-2002
Podiatry Insurance Company of America (Risk Retention Group), a Mutual Company DBA PICA Mutual Insurance Company	IL	8	07-22-2002

Name of Insurer	Home State	Classes of Insurance	Effective Date
Fremont Employers Insurance Company	CA	2, 3, 6, 7, 8, 9, 10, 11, 12, 14 16, 20	08-30-2002
Western Insurance Company	NV	5	09-20-2002
Fresno Philharmonic Association (The)	CA	Grants and Annuities Society	10-11-2002
San Diego Hospice Foundation, Inc.	CA	Grants and Annuities Society	10-11-2002
SEND International	MI	Grants and Annuities Society	10-16-2002
Regents of the University of Michigan	MI	Grants and Annuities Society	10-28-2002
Ventura County Community Foundation	CA	Grants and Annuities Society	10-28-2002
Media Research Center	VA	Grants and Annuities Society	11-25-2002
Dealers Assurance Company dba Ohio's Dealers Assurance Company	OH	8, 16	12-04-2002
MetLife Investors Insurance Company	MO	1, 6	12-30-2002
Employers Direct Insurance Company	CA	8, 9	12-31-2002
Morris Animal Foundation, Inc.	CO	Grants and Annuities Society	12-31-2002

CERTIFICATE OF AUTHORITY AS A STATUS FILING CIC SECTION 700(C)

Company Name	Effective Date
AXA Re Property and Casualty Insurance Company	03-29-2002
Capitol Life Insurance Company (The)	04-23-2002
MGIC Indemnity Corporation	09-24-2002
Overseas Partners US Reinsurance Company	04-26-2002
PartnerRe Insurance Company of New York	04-26-2002
XL Capital Assurance Inc.	07-19-2002

CERTIFICATE OF REINSURER ACCREDITATION

Name of Insurer	Home State	Effective Date
Atlantic Casualty Insurance Company	NC	Issued 02-21-2002 Eff. 10-01-2001
Radian Reinsurance Inc. (name changed from Enhance Reinsurance Company)	NY	Issued 02-21-2002 Eff. 10-01-2001

Farmers' Insurance Company of Idaho	ID	Issued 10-25-2002 Eff. 09-30-2002
Farmers Insurance Company of Washington	WA	Issued 10-25-2002 Eff. 09-30-2002
Farmers' Insurance of Columbus, Inc.	OH	Issued 10-25-2002 Eff. 09-30-2002
Farmers New Century Insurance Company	IL	Issued 10-25-2002 Eff. 09-30-2002
Illinois Farmers Insurance Company	IL	Issued 10-25-2002 Eff. 09-30-2002
Texas Farmers Insurance Company	TX	Issued 10-25-2002 Eff. 09-30-2002
United National Insurance Company	PA	Issued 10-26-2002 Eff. 09-30-2002
Ace Capital Mortgage Reinsurance Company	NY	Issued 11-21-2002 Eff. 11-01-2002

APPROVAL OF TRUST

Name of Company	Effective Date
E+S Ruckversicherungs-AG	03-20-2002
Hannover Ruckversicherungs-Aktiengesellschaft	03-20-2002

PERMITS TO ISSUE SECURITIES

PermitNumber	Name of Applicant	Effective Date
SF-2029(OP)	Washington Mutual Life Insurance Company of America	01-30-2002
SF-2039(OP)	Omega Reinsurance Corporation	02-20-2002
SF-2047(SP)	John Hancock Life Insurance Company	06-21-2002
SF-2048(OP)	Fremont Employers Insurance Company	08-27-2002
SF-2053(SP)	Sterling Casualty Insurance Company	11-14-2002
SF-2052(OP)	Employers Direct Insurance Company	12-23-2002

AMENDMENTS TO PERMITS

During 2002, three amendment to permit was issued.

UNDERWRITTEN TITLE COMPANIES LICENSES ISSUED OR REISSUED

Name of Company	Effective Date
Financial Title Company (to add Alameda County)	Issued 01-25-2002 eff. 01-10-2002
New Century Title Company (to delete Santa Barbara, and Ventura counties and to add San Mateo, Santa Clara, and Sacramento counties)	03-14-2002
Diversified Title & Escrow Services Company (to change name from South Coast Title Company)	05-03-2002
BridgeSpan Title Company (to delete Santa Clara and San Mateo counties)	07-30-2002
Financial Title Company (to add Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara, Ventura)	12-31-2002

UNDERWRITTEN COMPANIES TRANSFERS OF SHARES

Name of Application	Effective Date
First Southwestern Title Company of California	10-23-2002
Gateway Title Company	03-13-2002
Gateway Title Company	03-13-2002
Gateway Title Company	03-13-2002
Nations Title Company of California	12-20-2002
North State Title Company	07-05-2002
San Benito Land Title Corporation	10-18-2002
Stewart Title of Sacramento	09-06-2002
Advantage Title, Inc.	10-18-2002

PERMISSION TO TRANSACT VARIABLE ANNUITY AND LIFE BUSINESS

Name of Company	Home State	Effective Date
Equitrust Life Insurance Company (variable annuity and variable life)	IA	02-20-2002

Life Investors Insurance Company of America (variable life)	IA	03-13-2002
Columbus Life Insurance Company (variable life)	OH	05-31-2002
PHL Variable Insurance Company	CT	09-10-2002

HOLDING COMPANY SYSTEM ACT**Acquisitions and Registrations**

Filings	11
Approved	8
Withdrawn	3
Pending	0

OTHER HOLDING COMPANY TRANSACTIONS NEEDING APPROVALS:**Affiliate Transaction 1215.5(b)**

Filings/applications	134
Closed/approved	110
Withdrawn	19
Pending	5

Exemptions and Disclaimers

Filings	11
Approved	9
Withdrawn	2
Denied	0
Pending	0

EXTRAORDINARY DIVIDENDS

Filings	11
Approved	9
Withdrawn	2
Pending	0

ORDINARY DIVIDENDS

Filings	16
Closed	15
Withdrawn	1

MOTOR CLUB SERVICE CONTRACT

Name of Company	Date
GM Motor Club, Inc.	04-22-2002
GM Motor Club, Inc.	04-22-2002

CERTIFICATE OF EXEMPTION

Name of Company	Home State	Date Issued
USPlate Glass Insurance Company	IL	02-28-2002
Continental American Insurance Company dba Continental American Life Insurance Company	SC	03-26-2002
Mid-State Surety Corporation	MI	05-08-2002
CAMICO Mutual Insurance Company	CA	08-21-2002

WORKERS' COMPENSATION DEPOSITORY AGREEMENTS APPROVED

Name of Company	Date Issued
California Casualty General Insurance Company	12-04-2002
California Casualty Indemnity Exchange(The)	12-04-2002
California Casualty Insurance Company	12-04-2002
Employers Direct Insurance Company	02-11-2002
Financial Indemnity Company	08-15-2002
Travelers Indemnity Company (The)	11-20-2002
California Casualty & Fire Insurance Company	12-04-2002

EXEMPTION FROM COMMERCIAL DOMICILIARY STATUS
(PER CALIFORNIA INSURANCE CODE SECTION 1215.13)

Name of Company	Home State	Effective Date
Lincoln National Reassurance Company	IN	06-13-2002
MML Bay State Life Insurance Company	CT	10-21-2002

POLICY APPROVAL BUREAU

The Policy Approval Bureau (PAB) of the California Department of Insurance (CDI) performs most of the Legal Division functions involving life, disability (accident and health), and workers' compensation insurance products. The PAB reviews policy forms of those lines of insurance when required by law. It advises the public, other government and CDI personnel and legislators on statutes and regulations pertaining to life, disability and workers' compensation insurance. It develops and administers CDI regulations and bulletins on life and disability insurance product design, advertising and administration. Bureau staff members also administer the CDI's lifestyle discrimination regulations and hear appeals from Workers' Compensation Insurance Rating Bureau classification decisions.

POLICY APPROVAL STATISTICS (JAN. 1, 2002 THROUGH DEC. 31, 2002)

PRODUCT	Submissions Received	Submissions Closed
Group Non-Health	362	296
Supplemental Life Insurance	284	178
Variable Contracts	659	729
Group & Individual Health Insurance	89	429
Medicare Supplement	281	321
Unclassified	109	36
Individual, Non-health	68	34
Individual & Group Credit Insurance	48	57
Long Term Care Ins	465	470
Workers Compensation	251	166
VARIABLE PRODUCT QUALIFICATIONS:		
Variable Annuity Qualifications	2	2
Variable Life Qualifications	6	7
Amended Variable Annuity	125	136
Amended Variable Life	73	58
Modified Guarantee	4	3
Annuity Qualification		

PRODUCT	Submissions Received	Submissions Closed
VIATICAL SETTLEMENT CONTRACTS:		
Viatical Settlement	1	0
Contract License		
Viatical Settlement Broker	1	3
Other viatical settlement activities	10	1
OTHER ACTIVITIES		
Regulations	3	1
Legal Opinions	7	4

RATE ENFORCEMENT BUREAU

The Rate Enforcement Bureau oversees and enforces the provisions of Proposition 103 and other laws pertaining to the availability and affordability of insurance (including insurance in underserved communities) and to rating and underwriting practices. This includes the prosecution of rating noncompliance matters and prior approval rate hearings.

RATE ENFORCEMENT BUREAU ACTIONS (JAN. 1, 2002 - DEC. 31, 2002)

Prior Approval

Petitions for Hearing Received	5
Petitions for Hearing Granted	1
Petitions for Hearing Denied	1
Notices of Hearing Issued	6
Hearings in Progress	8
Matters Resolved Without Hearing	8

Rollback

Administrative Cases Pending	1
Cases Resolved	2
Rollback Litigation Pending	1

Section 1858 Complaints

Complaints Filed	1
Complaints Pending	1

Noncompliance

Matters Opened	9
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Matters Resolved	9
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Requests for Legal Action

Requests Opened	51
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Requests Concluded	50
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Regulations

Regulations Drafted	3
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Regulations Approved	7
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Requests for Regulatory Determination Received	0
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Petitions for Rulemaking Received	0
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Petitions for Rulemaking Granted	0
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Petitions for Rulemaking Denied	2
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Civil Litigation

Superior Court Cases Opened	8
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Superior Court Cases Resolved	1
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CAARP and Low Cost Auto

Appeals Opened	0
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Appeal Decisions Issued	0
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Producer Peer Review Decisions Issued	8
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Producer Peer Review Matters Opened	11
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Rate Applications Filed	1
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Regulations Received	5
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Regulations Approved	2
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SPECIAL PROJECTS BUREAU

The Special Projects Bureau (SPB) became operational within the Legal Division in the summer of 2001. The bureau provides legal support to several CDI program areas. The bureau provides legal support to the Criminal Investigations Branch (CIB) in the investigation, and prevention, of fraud in the business of insurance within the state. The bureau also monitors the development, coordination, and tracking of the rulemaking activities and projects leading to promulgation of regulations applicable to the business of insurance within the state. This involves the coordination of activities throughout the various CDI program areas, and within the Legal Division. It also develops and maintains relations with the Office of Administrative Law (OAL). The bureau also coordinates the development of an Enforcement Guide currently in progress for eventual use by staff in the Consumer Services and Market Conduct Branch. Lastly, it is largely responsible for working on a variety of special projects as requested by the Insurance Commissioner and Executive Staff.

LEGAL SUPPORT TO THE CRIMINAL INVESTIGATIONS BRANCH (JAN. 1, 2002 THROUGH DEC. 31, 2002)

1. Number of *Qui Tam* (whistleblower) matters

A. Pending in 01/02	14
B. Opened in 2002	19
C. Closed in 2002	0

2. Civil Litigation other than *qui tam* matters in 2002

A. Pending in 01/02	3
B. Opened in 2002	3
C. Closed in 2002	1

3. Number of Legal Service Requests during 2002

A. Pending (as of 01/01/02)	10
B. Opened	3
C. Closed	9
D. Pending (as of 12/31/01)	4

RULEMAKING PROJECTS IN 2002 (JAN 1, 2002, THROUGH DEC. 31, 2002)

The SPB oversees the scores of regulation projects that are ongoing in the CDI at any given time. Currently, the CDI is in the process of promulgating over thirty (30) separate sets of regulations; additionally, over ten (10) prospective rulemaking projects are in the evaluation and planning stages. The SPB tracks the progress of each project, from inception through filing with the Secretary of State, of permanent regulations for publication in the California Code of Regulations (CCRs). The SPB developed a uniform set of protocols to be used throughout the Department in

the development of regulations, and relations with the Office of Administrative law (OAL) to ensure compliance with the rulemaking provisions of the Government Code.

1. Completed Rulemaking Projects Year 2001	21
(a) Permanent Regulations	20
(b) Emergency Regulations	1
2. Current Rulemaking Projects as of Dec. 31, 2001	31
(a) Permanent Regulations	24
(b) Emergency Regulations	7
3. Prospective Rulemaking Projects as of Dec. 31, 2001	11

COMPLIANCE BUREAUS-AUTO, SACRAMENTO AND SAN FRANCISCO

The Compliance Bureaus are primarily responsible for providing legal opinions to the various divisions and bureaus of the department regarding examinations and investigations of insurers holding certificates of authority to transact insurance in the State of California and licensing and disciplinary matters pertaining to production agents. Where necessary, the bureaus' staffs prepare and file pleadings in connection with disciplinary actions against insurers and the denial of licenses and disciplinary actions against existing licensees, and represent the department in the administrative proceedings that follow. The staffs of the Compliance Bureaus also represent the CDI in administrative proceedings involving the transaction of the business of insurance by unlicensed persons. The bureaus additionally provide opinions to insurers, production agents, attorneys and the public in connection with complaints lodged against insurers, the licensing of production agents, and respond to inquiries regarding the application of the California Insurance Code. The Auto Compliance Bureau, formed in February 2001, performs the same functions as set for above, but in the area of automobile insurance issues (other than rating and underwriting).

COMPLIANCE BUREAU-SACRAMENTO ACTIONS (JAN. 1, 2002 THROUGH DEC. 31, 2002)

During the year, 265 cases were received and action was completed on 643 cases.

Order of Revocation	134
Order of Revocation/Issuance of Restricted License	77
Order of Denial	111
Order of Denial/Issuance of Restricted License	166
Order of Suspension	7
Order for Monetary Penalty/ in Lieu of Other Penalty	122
Surrender of License/Withdrawal of Application	15
Order of Dismissal	6
Order Removing or Modifying Restriction	56

Miscellaneous Orders	12
Warning	24
No Disciplinary Action Warranted	5
No Disciplinary Action-Out of License	5

	Received	Closed
Public Records Act requests	90	553
Service on Commissioner	38	30
Service of Process	249	249
Subpoenas	369	308

COMPLIANCE BUREAU-SAN FRANCISCO ACTIVITIES (JAN. 1, 2002 THROUGH DEC. 31, 2002)

During the year, 108 cases were received and action was completed on 174 cases.

Order of Revocation	36
Order of Revocation/Issuance of Restricted License	14
Order of Denial	10
Order of Denial/Issuance of Restricted License	9
Order of Suspension	1
Order for Monetary Penalty in Lieu of Other Penalty	5
Surrender of License/Withdrawal of Application	1
Order of Dismissal	2
Order Removing or Modifying Restrictions	16
Miscellaneous Orders	3
Warning	12
No Disciplinary Action Warranted	35
Order to Cease and Desist	7
Unfair Practices Act Matters Closed	10

Enforcement Actions:

State Farm Fire & Casualty Company,		
State Farm General Insurance Company, and		
State Farm Mutual Automobile Insurance Company	\$7,000	Unfair Practices Act
TIG Specialty Insurance Company	\$100,000	Unfair Practices Act

OFFICE OF THE PUBLIC ADVISOR

The Office of the Public Advisor (Office) implements the consumer participation provisions of Proposition 103 (California Insurance Code (CIC) Section 1861.01 et seq., and California Code of Regulations Sections 2661.1 et seq.) CIC Section 1861.10 provides for consumer participation in Departmental proceedings conducted pursuant to Proposition 103.

Proposition 103 also provides for the award of reasonable advocacy fees and expenses to those representing the interests of consumers before the Department. The Office facilitates consumer participation in Department proceedings; makes findings and determinations regarding Intervenor eligibility to participate; reviews the work product of Intervenor and makes findings and determinations regarding Intervenor Requests for Awards.

Intervenor activity has been steadily increasing as a result of continued insurance market hardening as insurers file for rate increases in personal lines rates. Currently, the Office is facilitating the intervention of Consumers Union, Economic Empowerment Foundation, Foundation for Taxpayer and Consumer Rights, The Greenlining Institute and Southern Christian Leadership Conference, among others.

HOLOCAUST ERA INSURANCE

The Holocaust era insurance project is responsible for advocating on behalf of Holocaust survivors and their families and heirs in their efforts to collect on life insurance policies issued before the war and never paid. California Insurance Code Section 12965 directs the Department to advocate for these claimants and the Department has done so through its work on the International Commission on Holocaust Era Insurance Claims (ICHEIC) and its outreach and claimant assistance work in California. The Commissioner has a seat on the ICHEIC (a group formed in 1997 to work out a way to evaluate and pay these claims) and has been a strong advocate for claimants in that group. The ICHEIC is comprised of European insurers, U.S. and European regulators, survivor organizations, and the State of Israel. The ICHEIC claims deadline was December 31, 2003. In June 2003, the Holocaust Victims Insurance Relief Act of 1999 (California Insurance Code Section 13800 et. seq.) which would have required insurers to provide the Department with information regarding policies they wrote to persons in Europe between 1920 and 1945, was found unconstitutional by the United States Supreme Court. The United States District Court has ruled that Plaintiff insurers in that action are not entitled to attorneys fees from the Department.

ARMENIAN GENOCIDE

California Code of Civil Procedure Section 354.4 permits venue in California for suits brought by heirs of relatives of victims of the Armenian Genocide and extends that statute of limitations to 2010. In February 2004, Plaintiffs and New York Life got the United States District Court's approval of a \$20 million settlement of approximately 2,400 potential claims on unpaid insurance policies. The settlement includes \$3 million for charitable organizations.

SLAVERY INSURANCE

Prior to 1865 it was not uncommon for American slave owners to take out life insurance on the lives of their African slaves. California Insurance Code Section 13810 et. seq. (September 2000) directs insurers licensed to do business in California to submit to the Department all documents having to do with slavery era insurance, together with the names of all slaves and slaveholders found in those documents. The Department has made public the database of slave and slaveholder names, together with a summary of the documents received, in its May 2002 Report to the California Legislature. All of the documents received are publicly available at the Departments Public Viewing Rooms in Los Angeles and San Francisco and were also sent to the California State Library as well as to selected University of California and county libraries across the state.

Office of Community & Constituent Affairs

The Office of Community & Constituent Affairs handles special projects for the Insurance Commissioner and works proactively with stakeholder and constituent groups to ensure that all insurance consumers regardless of race, gender, ethnicity, income levels, and age are treated fairly and equitably in the insurance marketplace.

To accomplish these goals, the office works closely with consumer organizations, industry groups, and community organizations, with a special emphasis on traditionally underserved communities, to make sure that all California consumers receive useful and timely information about insurance products and services.

The Office of Community and Constituent Affairs is composed of the Ombudsman's Office, the California Organized Investment Network, and the Community Outreach Unit.

THE OMBUDSMAN'S OFFICE

The Ombudsman's Office provides a variety of services that support the Insurance Commissioner's commitment to serve and protect California insurance consumers. The office handles appeals of insurance disputes when consumers want a second-level review of their request for assistance with insurance problems. The office also handles requests for assistance from insurance brokers and agents. Additionally, the Ombudsman's Office serves as the department's administrative liaison to the National Association of Insurance Commissioners and administers the Commissioner's appointments to various insurance advisory boards and committees.

2002 HIGHLIGHTS

- The Ombudsman's Office regularly responds to appeals of insurance disputes and requests for assistance from consumers and insurance brokers and agents. During 2002, the Ombudsman's Office responded to nearly 1,000 such inquiries.
- During 2002, the Ombudsman's Office coordinated Department of Insurance participation in four national meetings of the National Association of Insurance Commissioners and dozens of meetings of association working groups and task forces, and special meetings and conference calls to address insurance issues.
- Participated in the following education and outreach activities: Professional Business Women of California (PBWC) Conference; KRON-TV Consumer Fair; and Governor's Conference for Women.
- Coordinated community outreach and consumer communications activities relative to the Unitrin, Life of Georgia and Southland Insurance Company race-based premium class action settlements. This included posting information on the Web site and mailing materials to churches and African American Chambers of Commerce throughout California.

CALIFORNIA ORGANIZED INVESTMENT NETWORK

The California Organized Investment Network (COIN) is a first-in-the-nation program that encourages and facilitates voluntary insurance industry investment in traditionally underserved low-income urban and rural communities. COIN does this by matching nonprofit organizations, community economic development agencies, affordable housing groups, and local governments either directly or through intermediaries with insurance industry investment capital.

- COIN was established in 1996 at the behest of the insurance industry as a collaborative effort between the industry, the Insurance Commissioner, and advocates for investment in low-income communities. COIN's mission is to provide leadership in increasing the level of insurance industry capital in safe and sound investments that provide fair returns to investors and social and economic benefits to traditionally underserved communities. These investments typically support economic development and affordable housing in low-income urban and rural communities throughout California.

- The COIN Advisory Board provides policy advice to the Commissioner. The board also provides a valuable forum for exchange of information as well as assisting COIN in disseminating information and removing obstacles that might hinder the goals of the program. The board is made up of legislators, insurance industry representatives, consumer advocates, and practitioners in affordable housing and community economic development throughout the State of California.
- COIN works with community development organizations that are seeking investment capital by preparing “COIN Bulletins” to communicate investment proposals to potential investors. In order to reach as many potential investors as possible, COIN Bulletins are primarily disseminated to insurers via mailings to companies and insurance industry trade associations, and posted on the Department of Insurance Web site at <http://www.insurance.ca.gov/COIN>.
- COIN also administers the California Community Development Financial Institution (CDFI) Tax Credit Program. CDFIs are private financial institutions such as community development banks, loan funds, credit unions, microenterprise funds, corporation-based lenders, or venture funds that promote community development by making investments or loans in traditionally underserved, low-income urban and rural communities.
- The CDFI Tax Credit Program provides a one-year 20 percent tax credit for zero interest deposits or loans, equity investments, or equity-like debt instruments of \$50,000 or more invested for a minimum of 60 months in California CDFIs by individuals, partnerships, and corporations. Insurers that make qualifying investments receive a premium tax credit.
- In October 2001, Governor Gray Davis signed SB 409 (Ch. 535, Statutes of 2001), which was sponsored by Insurance Commissioner Harry W. Low and authored by Senator Edward Vincent. The legislation expanded and clarified the definition of qualified investments, extended the tax credit program for five more years, and provided for a carry-over of any unused credit to future years.

2002 HIGHLIGHTS

- In August 2001, Commissioner Low sent letters to the chief executive officers of more than 1,400 insurance companies doing business in California, urging them to invest more in the state’s low-income communities and to establish voluntary annual community investment goals for their companies. In December 2001, Commissioner Low sent a second round of letters to those CEOs who had not responded to the original mailing and a third letter in August 2002. This initiative resulted in \$127 million in community development commitments by 75 insurance companies. We received responses from 46% of the companies representing 63% of the California premium market share. Seventy percent of the companies responding (representing 57% of the California premium market share) indicated they were favorably inclined to consider community development investments meeting the COIN mission as part of their portfolio.
- During 2002, COIN certified five new CDFIs, resulting in a total of 55 community development organizations being eligible for tax credit investments under the program as of December 31, 2002. During the year, \$1.77

million in tax credits were certified, resulting in capital investments of \$8.85 million in California's low-income communities.

- COIN coordinated and sponsored a Community Investment Made Easy seminar held in conjunction with the NAIC Winter Meeting in December 2002. This workshop was co-sponsored by the Association of California Life and Health Insurance Companies (ACLHIC), the Personal Insurance Federation of California (PIFC), the American Council of Life Insurers (ACLI), the American Insurance Association (AIA), and the Association of California Insurance Companies (ACIC). The seminar featured panels of insurance industry investment personnel as well as community development practitioners and subject matter experts. Participant evaluations indicated that the seminar was well-received and successfully served its purpose to provide participating insurers with useful information about the many types of community investments available as well as a forum for valuable information exchange.

SUMMARY OF COIN ACTIVITIES

	CY 2002 Total	Cumulative Total CY 1997-2002
Insurance Company COIN-Qualifying Investments Reported	\$132,041,140	\$1,219,414,121
CDFI Tax Credit Qualified Investments*	\$8,850,000	\$33,803,685
CDFI Tax Credits Granted*	\$1,770,000	\$6,760,737
* Insurers Not Eligible For Tax Credit Until 2000		

COMMUNITY OUTREACH UNIT

The Community Outreach Unit develops and conducts consumer education and outreach programs to better inform insurance consumers of products and services that are available to them. The main focus of the Community Outreach Unit in 2002 was raising consumer awareness of California's Low-Cost Automobile (LCA) Insurance Pilot Program.

California's low-cost auto insurance program was established by the Legislature in 1999 to provide an affordable automobile liability insurance policy for low-income motorists who reside in the Los Angeles and San Francisco pilot counties. Eligibility for the low-cost policies is restricted to good drivers with annual household income that does not exceed 150 percent of the federal poverty level.

The low-cost auto insurance program is administered by the California Automobile Assigned Risk Plan. In addition to regulating the low-cost auto insurance program, the Department of Insurance has taken on the function of educating consumers about the availability of the state-sponsored low-cost policies.

2002 HIGHLIGHTS

- In October, CDI worked with the Los Angeles (LA) County Department of Public Social Services, designed and mailed LCA information postcards to the homes of 85,000 Greater Avenues for Independence (GAIN) participants. GAIN is a welfare-to-work program that provides education and other services to people on public assistance to transition them into the workforce. The postcards were translated into seven languages, as required by LA County.
- More than 175,000 information cards were distributed to Los Angeles County GAIN and Cal-Works clients during 2002. The San Francisco County Department of Human Services distributed 43,000 brochures to their clients.
- CDI distributed 28,000 informational postcards to consumers through partnership mailings with Los Angeles based AltaMed health services, Maternal and Child Health Access and the West Los Angeles Community Development Corp.
- CDI expanded outreach through continuation school and community resource organizations in Los Angeles and San Francisco County by making presentations to educate program staff, and distributing materials at six community events and fairs.
- In November, CDI shipped 400,000 copies of our new trifold, color consumer education brochure to our outreach network of more than 1,600 government offices and nonprofit community organizations in LA and SF counties that have a large low-income clientele. The brochure appears to be a popular item as we have received requests for additional copies and requests for copies from organizations that were not previously a part of our outreach network.
- CDI updated program regulations, program Web site and developed a Facts-At-A-Glance information pamphlet and annual outreach plan in line with program requirements and changes resulting from the passage of SB1427 (Escutia and Speier).

RATE REGULATION BRANCH

The Rate Regulation Branch (RRB) regulates the rates and rating plans of companies selling property and casualty insurance in California. In general, Rate Regulation's function is to carry out the prior approval provisions of Proposition 103 and to ensure that rates are not excessive, inadequate, or unfairly discriminatory. RRB consists of five Rate Filing Bureaus that analyze filings from property casualty insurers under prior approval statutes for most property casualty lines of business, and file and use statutes for a limited number of property casualty lines.

In addition, the Branch, through the Rate Specialist Bureau, provides technical expertise in the rate filing process, Rollback calculations, Workers' Compensation classification and rating issues, evaluates crucial financial and statistical data, and generates detailed reports of the Insurance Industry for use by the branch and the executive management.

RATE FILING BUREAUS

The Rate Regulation Branch has five filing bureaus (two in San Francisco and three in Los Angeles) that receive and review filings from 793 property and casualty insurance companies in the state. The Intake Unit in the San Francisco office is responsible for processing all applications – except Workers' Compensation & Title filings – and providing copies to the Public Viewing Rooms maintained by the San Francisco and Los Angeles offices.

During the year under review, RRB staff participated in developing generic standards to complete prior approval regulations.

The rate filing staff maintains a tracking system to make rental car policy files available to the public as required by CIC Section 1758.88.

In conjunction with the National Association of Insurance Commissioners, Rate Regulation is participating in the implementation of the SERFF project. This system is designed to enable companies to send rate and form filings, and for states to receive, comment on, and approve or reject insurance industry submissions. The electronic aspect of this project will help increase the efficiency and facilitate communication between the Rate Filing Bureaus and insurers.

In addition to prior approval applications, the Rate Filing Bureaus are responsible for the review of other required filings as follows:

Private Passenger Auto Class Plans – California Department of Insurance (CDI) regulations require all insurance companies writing private passenger automobile insurance to do so within a Classification Plan (Class Plans). Class plans provide the Department with the rating methodology each company would develop or adopt in order to be in compliance with the provisions of Proposition 103 that mandate the use of certain specific rating factors.

Advisory Organization – California Insurance Code Section 1855.5 requires all insurance policy or bond forms of an advisory organization to be submitted to the Commissioner for consideration and approval prior to their being used by insurance companies.

Workers' Compensation – In 1993 and 1994, the workers' compensation minimum rate law was repealed and replaced with a competitive rating system, which took effect in 1995. Under the competitive rating law codified in California Insurance Code Section 11735, insurers are free to develop their own rates based on advisory pure premiums and company developed multipliers. Company rates, rating plans, and rules must be filed with the Rate Regulation Branch prior to use. Six hundred thirty-four (634) workers' compensation rate filings were reviewed during 2002. In conjunction with rate filing reviews, the Rate Regulation Branch performs a quarterly solvency and profitability analysis of the workers' compensation industry, participates in the Department's early warning system, and prepares internal and public reports for interested parties. Ninety-two solvency/profitability reports were generated and analyzed during 2002, and ten (10) early warning indicators were submitted for intervention and remedial action. Ninety reports summarizing workers' compensation rating data were provided to interested members of the public.

Title Insurance – California Insurance Code 12401.1 requires title insurers and underwritten title companies to file their title and escrow rates with the Department prior to use. In 2002, forty-eight (48) title insurance rate filings were reviewed.

Filings Received during 2002:

Class Plan	217
Advisory Organization	324
Prior Approval	6,341
Workers' Compensation	634
Title	48
Attachments	346
Total	7,910

In addition, approximately 21,645 filings were inspected in the Public Viewing Rooms in Los Angeles and San Francisco. This includes inspection of previous year rate filings.

RATE SPECIALIST BUREAU

The Rate Specialist Bureau (RSB) of the Rate Regulation Branch provides technical advice and support to the Commissioner, executive staff, and other CDI Branch Managers regarding underwriting, rating, profitability, and rate-of-return issues. The following is a list of the projects and duties handled in 2002.

1. During 2002, RSB continued to work with the CDI legal counsel with regard to the remaining Proposition 103 rollback cases. RSB provided rollback calculations and support documents for the hearings.

To date, all rollback cases have been settled. There are two settled rollbacks which the companies contested that are still in the hearing process awaiting the courts' decision. Total refunds, including interest from 1991 to December 2002, for 149 companies/groups, amounted to approximately \$1.434 billion. Subsequent to the rollback settlements, RSB monitored the insurers' actual refunding process and worked closely with the State Controller's Office on the insurers' rollback activities.

2. During 2002, RSB continued to participate in the Prior Approval Working Group with regard to the preparation of key rate components for the prior-approval regulations. In support of these regulations, RSB promulgated supporting data and reports that were used by the CDI and the rate analysts in the review of rate filings for Proposition 103 lines of insurance. Report topics include: Efficiency Standards; Loss Development Factors; Leverage Factors by line; Reserve-to-Earned premiums; industry Rate-of>Returns; Credibility standards analysis; Projected Yields; Capital Gains ratios; Investment Income; CPI Index for expense trend factors; the Federal Income Tax; and California and Countrywide Profitability.

RSB also compiled: the California Market Share Reports; a Directory of all California licensed insurers and their Annual Statement state page data; summaries of the Investment Schedules for California licensed P&C insurers; and the Supplemental Executive Compensation Exhibits data.

3. RSB participated in the CDI's Workers' Compensation Task Force. The Bureau also performed various projects in relation to workers' compensation insurance such as producing the insurers' quarterly solvency reports, and preparing market share reports and historical premium, loss and dividend comparisons.
4. RSB participated in the development and promulgation of regulations for credit property and credit unemployment insurance in response to the passage of AB 1456 (CIC Section 779.36, amended by Statute 199, Chapter 413, Section 1). RSB also finalized the Credit Property and Credit Unemployment Insurance Experience Report (1998-2000), which served as support documentation for the determination of the *prima facie* rates.
5. RSB promulgated the Proposition 103 Administration Fees for property & casualty companies, and the workers' compensation filing fee charges for the Accounting Division.
6. RSB collected, compiled, and analyzed data as required by various sections of the California Insurance Code. (i.e. child care liability, legal professional liability, credit property & credit unemployment insurance, etc.).
7. RSB also collected and compiled earthquake probable maximum loss (PML) data via the annual data call.
8. RSB reviewed Insurance Services Office (ISO) and National Association of Independent Insurers (NAII) submitted Fast Track data, and promulgated private passenger automobile and homeowners' insurance trend factors. RSB also compiled the commercial line fast track historical data, and was involved in other rate component determination research.
9. RSB acted as liaison to the Workers' Compensation Insurance Rating Bureau (WCIRB), attending the WCIRB's Classification and Rating Committee meetings.
10. RSB participated in the California FAIR Plan's rating and underwriting appeals proceedings and attended its Governing Committee meetings. During 2002, RSB also participated in CDI's Fair Plan Working Group, and compiled a summary of FAIR Plan's profitability and an overview of their book of business.
11. RSB supplied background information for the Senate Oversight Committee Hearings on historical loss and premium experience for private passenger auto and homeowners insurance, homeowners' claims, and on long-term care nursing home facilities liability insurance.
12. RSB ran estimated loss projections and analyzed the cash flow projections of the California Insurance Guaranty Association (CIGA) with regard to the assessment on the workers' compensation line of business. RSB also provided support documentation and input for the legislative analysis involving bills on the CIGA assessment/surcharge amount.

RSB is also responsible for reporting data under the following California Insurance Code (CIC) Sections:

CIC §674.5 & §674.6:	Companies Ceasing to Offer a Particular Line of Coverage
CIC §1857.9:	Special Data Call on Classes of Insurance Designated by the Insurance Commissioner as Unavailable or Unaffordable in California
CIC §1864:	Child Care Liability Insurance
CIC §1155.2:	Malpractice Insurance – Dental, Medical, and Legal
CIC §12963:	Public Entity Liability Insurance

CIC §674.5 & §674.6: COMPANIES CEASING TO OFFER A PARTICULAR LINE OF COVERAGE

Under CIC §674.5, an insurer ceasing to offer any particular class of commercial liability insurance must provide prior notification of its intent to the commissioner. Likewise, under CIC §674.6, an insurer offering policies of commercial liability and most types of property/casualty insurance, must provide prior notification to the commissioner of its intent to withdraw wholly or substantially from the specified line of insurance. The following is the list of notifications that the Department received:

PRIOR WITHDRAWAL & CEASE-WRITING NOTICES RECEIVED BY THE INSURANCE COMMISSIONER DURING 2002.

Company / Group Name	Group No.	Date of Notice	Effective Date	Company's Proposed Action
National Automobile & Casualty Ins Co	0	01/03/2002	03/04/2002 (60 days)	Withdraw from CA homeowners' insurance market effective in 60 days.
Highlands Insurance Group: Highlands Insurance Co Highlands Underwriters Ins Co Northwestern Natl Cas Co Pacific National Ins Co Pacific Automobile Ins Co	1116	01/04/2002	Upon renewal	Cease writing Commercial General Liability, Workers' Compensation, Commercial Auto, Commercial Package, Commercial Property and Inland Marine. (Financially Troubled)
Constitution Insurance Co	604	01/04/2002	Upon renewal	Withdraw from Commercial insurance market in CA.
Legion Insurance Company	1172	01/11/2002	04/01/2002	Withdraw from Commercial General Liability-Independent-Form, Rate & Rule Filing (Filing No. GL CA2202905C01) and from Commercial Inland Marine-Independent-Form, Rate & Rule Filing (Filing No. CM CA2202905C01)
American Modern Home Ins Co	127	01/14/2002	Upon approval	Withdraw from Inland Marine Performance Boat Program CDI App. No. 97-4581
Bankers Insurance Co	689	02/12/2002	06/01/2002	Cease writing & withdraw: Homeowners Multiple Peril and Dwelling Fire lines of business in CA
First Community Ins Co	689	02/12/2002	05/01/2002	Cease writing & withdraw Homeowners Multiple Peril and Dwelling Fire lines of business
American Equity Insurance Co	41	02/14/2002	Upon renewal over next 12 months	Block non-renewal of its Lawyers Professional Liability Policies
Legion Insurance Company	1172	02/26/2002	05/15/2002	Withdraw from Commercial Multiple Lines-Independent-Rate, Rule & Form Filing (Filing No. ML CA2163905C01) CDI #97-4715&98-10784

Company / Group Name	Group No.	Date of Notice	Effective Date	Company's Proposed Action
MIC General Insurance Corp	79	02/27/2002	Upon renewal of current 1 yr policy	Withdraw from underwriting Homeowners insurance & nonrenew existing HO policies
Pacific National Ins Co	1116	03/06/2002	Upon renewal	Block non-renewal of Homeowners insurance
Chicago Insurance Company	761	03/08/2002	Over a 12 month period beg. 09/01/02	Withdrawal from Medical Malpractice Line-Physicians & Surgeons
Legion Insurance Company	1172	03/12/2002	06/01/2002	Withdrawal of Mental Health Counselors Program Rate, Rule & Form Filing- CDI File No. 98-4369
Universal Underwriters Insurance	212	03/12/2002	07/01/2002	Cease writing Personal Motorcycle, Recreational off-road vehicles & snowmobile policies.
Legion Insurance Company	1172	03/14/2002	06/01/2002	Withdrawal of Skilled Nursing Facilities Liability Insurance program, CDI File No. 99-3943 & 00-1861
Michigan Millers Mutual Ins Co	0	03/15/2002	08/26/2002	Non-renew al of boat endorsements & monoline boat policy
Hudson Insurance Company	158	03/15/2002	05/18/2002	Non-renewal of homeowner business
Amica Insurance Co	28	03/20/2002	08/01/2002	Withdraw ISO filing authority & Commercial Auto products including rates, rules & forms
Legion Insurance Company	1172	03/29/2002	06/01/2002	Withdraw from National Hospice Org. D&O Liability Insurance Program rates, rules & forms from use in CA. CDI File # 98-2991
Legion Insurance Company	1172	04/02/2002	06/01/2002	Withdrawal of Commercial Multi-Peril Healthcare Facilities/Acute Care Program - CDI File No. 99-3824 & 00-7804
American Equity Specialty Ins Co	41	04/15/2002	06/17/2002	Running off Property & Casualty Lines of business in CA
Diamond State Insurance Co	920	04/19/2002	06/19/2002	Discontinue writing its short term automobile rental program
American Horizon Ins Co	1292	Via E-mail, 06/05/2002	04/22/2002	Per order of the Illinois Insurance Commissioner (dated 4/22/02), Company is to non-renew all policies due to financial hazardous condition
First Financial Ins Co	479	05/06/2002	07/06/2002	Cease offering new & nonrenewal Commercial Package policies but intend to continue to offer Monoline Commercial Liability Insurance.
Fidelity And Deposit Co. Of MD	212	05/21/2002	08/01/2002	Discontinue its limited Homeowners insurance program
Interstate Indemnity Company	761	05/29/2002	07/10/2002	Withdraw from providing Dwelling Fire, Watercraft, Personal Watercraft & Hot Air Balloon Insurance in CA
Westport Ins Corp's Design Professional Liability Ins Policies	350	06/03/2002	12/01/2002	Nonrenewal of this corporation's design professional liability insurance policies
Diamond State Insurance Co	920	06/14/2002	08/01/2002	Withdraw its Bail Bond form &/or rate filing in CA, approved by CDI on 3/13/00
Northern Ins Co of NY	212	06/26/2002	12/01/2002	Cease writing certain boat insurance program and to convert existing policies within those programs to an affiliated insurer, Foremost Ins. Co.
Maryland Cas Co	212	06/26/2002	12/01/2002	Cease writing certain boat insurance program and to convert existing policies within those programs to an affiliated insurer, Foremost Ins. Co.
Insurance Corp Of New York	1314	06/27/2002	08/28/2002	Withdraw from CA personal lines mobile HO market.
Universal Underwriters Insurance	212	07/01/2002	12/01/2002	Cease writing new & renewal Personal Watercraft policies
Mid-Century Insurance Company	212	07/03/2002	12/01/2002	Cease writing certain boat insurance & off-road-vehicle insurance programs & to convert policies to Foremost Ins. Co. of Grand Rapids, Michigan
Allstate Insurance Co	8	07/12/2002	11/01/2002	Discontinue writing Comprehensive Personal Liability Insurance
National Alliance Ins Co	79	07/30/2002	12/09/2002	Withdrawal from Private Passenger Insurance Market
Equity Mutual Ins Co	56	09/05/2002	09/05/2002	Cease writing new business in any state
Casualty Reciprocal Exchange	56	09/05/2002	09/05/2002	Cease writing new business in any state
Westport Insurance Corp	350	09/17/2002	10/21/2002	Nonrenewal of the Professional Liability Insurance policies.
American Economy Ins Co	163	09/24/2002	12/01/2002	Discontinue Ultra Businessowners Program currently written under the Businessowners Policy.

Company / Group Name	Group No.	Date of Notice	Effective Date	Company's Proposed Action
Employers Reinsurance Corp	350	10/01/2002	12/31/2002	Nonrenewal of the Adjuster's Professional Liability Insurance Policies.
National Automobile & Casualty Ins Co	127	10/17/2002	01/01/2003	Discontinue writing HO products in CA
Property & Cas Ins Co Of Hartford	91	10/30/2002	01/01/2003	Will no longer sell property casualty insurance coverages to non-profit health care facilities that are members of the American Association of Homes & Services for the Aging
Hartford Accident & Ind Co	91	10/30/2002	01/01/2003	Will no longer sell property casualty insurance coverages to non-profit health care facilities that are members of the American Association of Homes & Services for the Aging
Hartford Ins Co Of The Midwest	91	10/30/2002	01/01/2003	Will no longer sell property casualty insurance coverages to non-profit health care facilities that are members of the American Association of Homes & Services for the Aging
Twin City Fire Ins Co	91	10/30/2002	01/01/2003	Will no longer sell property casualty insurance coverages to non-profit health care facilities that are members of the American Association of Homes & Services for the Aging
Hartford Underwriters Ins Co	91	10/30/2002	01/01/2003	Will no longer sell property casualty insurance coverages to non-profit health care facilities that are members of the American Association of Homes & Services for the Aging
Hartford Fire Ins Co	91	10/30/2002	01/01/2003	Will no longer sell property casualty insurance coverages to non-profit health care facilities that are members of the American Association of Homes & Services for the Aging
Hartford Cas Ins Co	91	10/30/2002	01/01/2003	Will no longer sell property casualty insurance coverages to non-profit health care facilities that are members of the American Association of Homes & Services for the Aging
American States Ins Co	163	11/01/2002	01/03/2003	Will no longer write general liability policies for certain classes of contractors involved in the installation or repair of exterior structures
American Economy Ins Co	163	11/01/2002	01/03/2003	Will no longer write general liability policies for certain classes of contractors involved in the installation or repair of exterior structures
Worldwide Ins Co	84	11/04/2002	02/17/2003	Withdraw Personal Umbrella Program in its entirety
Associated Indemnity Corp	761	11/11/2002	upon renewal	Proposed substantial withdrawal from the surety line of business
National Surety Corp	761	11/11/2002	upon renewal	Proposed substantial withdrawal from the surety line of business
American Automobile Ins Co	761	11/11/2002	upon renewal	Proposed substantial withdrawal from the surety line of business
American Ins Co	761	11/11/2002	upon renewal	Proposed substantial withdrawal from the surety line of business
Associates Ins Co	41	11/19/2002	01/20/2003	Cease writing new business and non-renew policies in force.
Contractors Bonding And Ins Co	0	11/22/2002	03/01/2003	Substantially cease offering commercial auto coverage. Terminate its program offering liability and property coverage for auto repair business
Chicago Insurance Company	761	11/25/2002	01/25/2003	Withdraw from Professional Liability Title Agents Errors & Omissions
American Economy Ins Co	163	11/27/2002	02/01/2003	Non-renewing policies with garage liability for auto dealers
American States Ins Co	163	11/27/2002	02/01/2003	Non-renewing policies with garage liability for auto dealers
Claremont Liability Ins Co	608	12/23/2002	12/31/2002	Withdraw from the commercial liability insurance, Artisan Contractors Program
Employers Reinsurance Corp	350	12/27/2002	02/31/2003	Non-renewal of excess workers' compensation insurance policies.

CIC §1857.9: SPECIAL DATA CALL ON CLASSES OF INSURANCE DESIGNATED BY THE COMMISSIONER AS UNAVAILABLE OR UNAFFORDABLE IN CALIFORNIA

The Insurance Commissioner did not designate any classes of insurance in 2001–2002.

CIC §1864: CHILD CARE LIABILITY INSURANCE

Section 1864 was added to the Insurance Code as of January 1, 1986. This section requires that on or before May 1 of each year, each insurer engaged in writing child care liability insurance in California submits a report of its child care liability premium and loss experience for the preceding calendar year. A call for the prescribed statistics is sent to all insurers licensed to transact liability insurance in California, and the reports are categorized by licensed Family Day Care (FDC) Homes and licensed Child Care (CC) Centers. FDC Home business is further broken into Small FDC Homes (licensed for 1–6 children) and Large FDC Homes (licensed for 7–12 children).

For calendar year 2001, a total of 34 companies/groups submitted data under CIC §1864 requirements. Thirteen (13) of these insurers submitted data for FDC Homes either on a separate liability policy or as an endorsement to the homeowners' policy. Of these 13 insurers, only three insurers had direct written premium exceeding \$100,000; they insured approximately 92.05% of all FDC Homes. These three insurers also insured 94.03% of all Small FDC Homes. For 2001, only one insurer reported data for Large FDC homes (compared to four insurers in 2000); it had direct written premiums of less than \$100,000.

INSURERS REPORTING DATA FOR FAMILY DAY CARE (FDC) HOMES - 2001*

# of Insurers Writing	Companies Writing		2001 %	# of FDC Providers Insured		2001 %
	2000	2001		2000	2001	
From 0 - 10 FDC providers	9	7	53.85%	23	21	0.26%
From 11 - 100 FDC providers	4	2	15.38%	66	37	0.46%
From 100 - 450 FDC providers	1	1	7.69%	310	413	5.13%
Over 450 providers	3	3	23.08%	10,723	7,584	94.15%
TOTAL	17	13	100.00%	11,122	8,055	100.00%

Calendar Year:	Companies Writing		# of Family Day Care Providers Insured	
	2000	2001	2000	2001
Small FDC Homes (1- 6 children)	16	4	7,810 (70.22%)	7,886 (97.90%)
Large FDC Homes (7-12 children)	13	1	3,312 (29.78%)	169 (2.10%)
Total Insurers Providing Coverage	17	13	11,122 (100.00%)	8,055 (100.00%)

For calendar year 2001, 25 companies/groups submitted data for licensed Child Care Centers (CC Centers). Of these 25 insurers, 10 insurers had direct written premium exceeding \$100,000. These 10 carriers insured approximately 86.24% of the CC Center business.

* Please note: the report for the 2002 data is not yet available.

INSURERS REPORTING DATA FOR CHILD CARE CENTERS (CCC) - 2001

# of Insurers Writing:	# of Companies Writing		# of Child Care Centers (Providers) Insured				
	2000	2001		~~ 2000 ~~		~~ 2001 ~~	
From 0 - 10 providers	8	8	32.00%	24	0.89%	27	0.80%
From 11 - 50	7	4	24.00%	208	7.71%	139	4.09%
From 51 - 200	8	6	20.00%	805	29.84%	481	14.17%
Over 200 providers	5	6	24.00%	1,661	61.56%	2,748	80.94%
TOTAL	27	25	100.00%	2,698	100.00%	3,395	100.00%

INSURERS' ACTIVITY IN 2001

From the information provided for FDC Homes, there was a decrease in the total number of child care policies written and a decrease in the number of carriers reporting data for calendar year 2001 than in the previous year. For CC Centers, the number of carriers reporting data also decreased; however, the amount of policies written increased. The majority of child care liability insurance written in California is still being provided by only a handful of insurers. The following exhibits were developed from the data provided by the insurers in their filing under CIC §1864.

EXHIBIT I: COMPARISON OF INSURERS' PARTICIPATION IN THE CHILD CARE LIABILITY INSURANCE MARKET

Calendar Year:	Family Day Care (FDC) Homes		Child Care (CC) Centers	
	2000	2001	2000	2001
# Insurers Reporting Data	17	13	27	25
# Policies In-Force at Beginning of Year	9,865	7,460	2,536	2,504
# Policies In-Force at End of Year	11,552	7,570	2,798	2,978
Change in # of Policies In-Force at End of Year	17.10%	1.47%	10.33%	18.92%
# of Companies with Zero (0) Policies In-Force at End of Year	0	2	1	0

EXHIBIT II: SUMMARY OF POLICY LIMITS AND COVERAGE OFFERED DURING 2001

FAMILY DAY CARE HOMES (Licensed for 1-6 or 7-12 children): 13 insurers reporting

FORM TYPE:	# of Companies Writing:
Occurrence Policy	11
Claims-Made Policy	1
Both Occurrence & Claims-Made Policy	0
Company did not provide information	1

COVERAGE/LIMITS:	# of Companies Writing:
100/300 limit, OL&T	1
300 CSL, OL&T	0
Endorsement to Homeowners Policy	8
Both Liability Policies & HO Endorsement	0
Up to \$1 Mil+ CSL	4
Various Limits (from 100 CSL to 500 CSL)	0

CHILD CARE CENTERS (Licensed for 13+ children): 25 insurers reporting

FORM TYPE:	# of Companies Writing:
Occurrence Policy	22
Claims-Made Policy	1
Both Occurrence & Claims-Made Policy	2

COVERAGE/LIMITS:	# of Companies Writing:
100/300 limit, OL&T	2
300 CSL, OL&T	2
Various Limits (below \$1 Mil)	4
Various Limits (up to & above \$1 Mil CSL)	17

**EXHIBIT III: LIST OF INSURERS REPORTING CHILD CARE DATA
FOR CALENDAR YEAR 2000 VS. 2001**

CALENDAR YEAR INSURERS REPORTING	2000		2001		Policy Type
	FDC Home	CC Center	FDC Home	CC Center	
Ace USA Group (CIGNA)	—	X	—	—	OC
Allstate Insurance Group	X	—	X	—	OC
American Equity & Insurance Co	—	—	X	—	OC
American Alternative Insurance Corp	—	X	—	X	OC
American National Prop & Casualty	X	—	X	—	OC
Armed Forces Insurance Exchange	X	—	X	—	OC
Atlantic Mutual Companies	—	X	—	X	OC
California Casualty Insurance Cos.	X	—	X	—	OC
Carolina Casualty Insurance Co	—	X	—	—	OC
Church Mutual Insurance Co	—	X	—	X	OC
Commercial Underwriters Ins Co	X	—	—	—	OC
Empire Fire & Marine Ins Co	X	—	X	—	OC
Fireman's Fund Insurance Co	—	—	—	X	CL/OC
First Financial Insurance Co	X	—	—	—	OC
Frontier Insurance Group	—	X	—	—	OC
General Agents Ins Co of America, Inc	—	X	—	X	OC
General Star Management Co	X	X	—	X	OC
Grange Insurance Association	X	—	X	—	OC

CALENDAR YEAR INSURERS REPORTING	2000		2001		Policy Type
	FDC Home	CC Center	FDC Home	CC Center	
Great American Grp	—	X	—	X	CL/OC
Great Divide Insurance Co	—	X	—	X	OC
Guideone Ins (fka Preferred Risk Grp)	—	X	—	X	OC
Legion Insurance Co	—	X	—	X	OC
Liberty Mutual Insurance Cos.	X	—	—	—	CL
Lumbermens Mutual Cas Grp (Kemper)	—	X	—	X	OC
Markel Insurance Co	—	X	X	X	OC
Metropolitan Direct Prop & Cas Ins Co	X	—	—	—	OC
Mutual Service Casualty Ins Grp.	X	—	X	—	N/A
National Casualty Company	—	—	—	X	OC
North American Specialty Insurance Co	—	X	—	X	OC
Pacific Automobile Ins Co	—	X	—	X	OC
Pacific National Ins Co	—	X	—	X	OC
Pacific Property & Casualty Ins Co	X	—	—	—	CL/OC
Penn-America Ins Co	X	X	X	X	OC
Philadelphia Indemnity Ins Co	—	X	—	X	OC
Riverport Insurance Co of California	—	X	—	X	OC
Safeco Insurance Group	X	X	X	X	CL
State Farm Insurance Cos	X	X	X	X	OC
St. Paul Insurance Cos	—	X	—	X	OC
TIG Insurance Group	—	X	—	X	OC
Travelers Property & Casualty Grp	—	X	—	X	OC
Unigard Insurance Group	X	—	X	—	OC
Wausau Insurance Co	—	X	—	—	OC
Zurich American Ins Grp	—	X	—	X	OC
# of Insurers Submitting Data	17	27	13	25	
Total # of Insurers Submitting Data		41		34	

ANALYSIS OF SUBMITTED STATISTICS

EXHIBIT IV:

California Child Care Providers Liability Insurance Report for All Family Day Care (FDC) Homes and Child Care Centers (CCC)

Premium and Loss Experience

For calendar year 2001, the total premium written reported for FDC Homes was \$1,034,444, down from \$1,657,403 in 2000. The total premium earned also decreased, from \$2,168,051 in 2000 to \$1,033,107 in 2001, while total losses incurred increased from \$40,819 in 2000 to \$220,940 in 2001. The total losses incurred plus loss adjustment expense (LAE) for FDC Homes was \$299,005 in 2001, as compared to \$284,699 in 2000; resulting in combined Loss + LAE ratios of 28.94% (in 2001) [13.13% in 2000]. The total premium written for CC Centers in calendar year 2001 was \$4,413,950, up from \$4,126,695 in 2000. Total premium earned also rose, from \$3,842,511 in 2000 to \$4,123,181 in

2001, while total losses incurred dropped from \$1,120,164 in 2000 to \$62,088 in 2001. The total losses incurred plus LAE for 2001 was \$609,610, as compared to \$1,431,956 in 2000; resulting in combined Loss + LAE ratios of 14.78% (in 2001) [37.27% in 2000].

Net Income

Based on the submitted data, the overall experience for child care liability insurance continues to improve. The experience for FDC Homes went down, while the experience for CC Centers improved. For calendar year 2001, there was a net underwriting gain of \$452,242 for FDC Homes and a gain of \$2,246,084 for CC Centers. In 2000, the net underwriting gain for FDC Homes was \$1,294,981 for FDC Homes and a gain of \$1,131,936 for CC Centers. The combined net income [defined as: net income/(loss) = underwriting gain/(loss) + allocated investment income/(loss)] for FDC Homes decreased from a net gain of \$1,516,798 in 2000 to \$536,013 in 2001. The combined net income increased for CC Centers from a net gain of \$1,414,948 in 2000 to \$2,707,394 in 2001. Overall, the combined net income for FDC Homes and CC Centers increased from a net gain of \$2,931,746 in 2000 to \$3,243,407 in 2001.

EXHIBIT V:

California Child Care Providers Liability Insurance Report for Small and Large Family Day Care (FDC) Homes

The data reported for family day care homes (FDC) has been compiled separately for Small FDC Homes (licensed for 1–6 children) and Large FDC Homes (licensed for 7–12 children).

Premium and Loss Experience

For calendar year 2001, the total written premium for Small FDC Homes was \$947,243; the total earned premium was \$945,906. For 2000, the total written premium for Small FDC Homes was \$812,822; the total earned premium was \$838,274. The total losses incurred plus loss adjustment expense (LAE) was \$276,005 in 2001; resulting in a combined Loss + LAE ratio of 29.18%. The 2000 total losses incurred plus loss adjustment expense (LAE) was \$40,131; resulting in a combined Loss + LAE ratio of 4.79%. The total written premium for Large FDC Homes in 2001 (with 1 insurer reporting) was \$87,201; the total earned premium was \$87,201. The total losses incurred plus LAE was \$23,000; resulting in a combined Loss + LAE ratio of 26.38%. In 2000 (with 4 insurers reporting), the total written premium for Large FDC Homes was \$844,581; the total earned premium was \$1,329,777. The total losses incurred plus LAE was \$244,568; resulting in a combined Loss + LAE ratio of 18.39%.

Net Income

For calendar year 2001, there was a net underwriting gain of \$410,804 for Small FDC Homes and a net underwriting gain of \$41,438 for Large FDC Homes. In 2000, Small FDC Homes had a net underwriting gain of \$556,486 while Large FDC Homes had a net underwriting gain of \$738,497. The combined net income/(loss) generated a net gain of \$490,217 for Small FDC Homes and a net gain of \$45,796 for Large FDC Homes in 2001. In 2000, there had been a net gain of \$661,244 and \$855,556 for Small and Large FDC Homes, respectively.

EXHIBIT IV:

California Child Care Providers Liability Insurance Report — Licensed Family Day Care (FDC) Homes and Child Care Centers (CCC)

	FAMILY DAY CARE HOMES		CHILD CARE CENTERS		COMBINED DATA	
	Licensed for 1-6 or 7-12 Children		Licensed for 13 or more Children		FDC Homes & CC Centers	
CALENDAR YEAR	2000	2001	2000	2001	2000	2001
# Insurers Reporting Child Care Data	17	13	27	25	41	34
1) PREMIUMS EARNED	\$2,168,051	\$1,033,107	\$3,842,511	\$4,123,181	\$6,010,562	\$5,156,288
2) PREMIUMS WRITTEN	\$1,657,403	\$1,034,444	\$4,126,695	\$4,413,950	\$5,784,098	\$5,448,394
NUMBER OF CLAIMS:						
3) OUTSTANDING at Beginning Of Year	97	9	82	78	\$179	87
4) NEW - During Reporting Period	135	12	129	175	\$264	187
5) CLOSED During Reporting Period	174	11	124	187	\$298	198
6) OUTSTANDING at End Of Year	58	10	87	66	\$145	76
7) TOTAL LOSSES INCURRED	\$40,819	\$220,940	\$1,120,164	\$62,088	\$1,160,983	\$283,028
8) LOSS RATIO (7)/(1)	1.88%	21.39%	29.15%	1.51%	19.32%	5.49%
9) LOSS ADJUSTMENT EXPENSES (LAE)	\$243,880	\$78,065	\$311,792	\$547,522	\$555,672	\$625,587
10) TOTAL LOSSES INCURRED + LAE	\$284,699	\$299,005	\$1,431,956	\$609,610	\$1,716,655	\$908,615
11) LOSS & LAE RATIO (10)/(1)	13.13%	28.94%	37.27%	14.78%	28.56%	17.62%
NUMBER OF POLICIES:						
12) IN-FORCE at Beginning Of Year	9,865	7,460	2,536	2,504	12,401	9,964
13) WRITTEN During the Year	5,553	4,273	1,479 *1	2,092 *1	7,032	6,365
14) CANCELLED During the Year	515	630	325 *1	464 *1	840	1,094
15) NONRENEWED During the Year	3,351	3,533	892 *1	1,158 *1	4,243	4,691
16) IN-FORCE at End Of Year	11,552	7,570	2,798	2,978	14,350	10,544
17) ALLOCATION OF EXPENSES:						
A. Commissions	\$341,017	\$145,664	\$681,277	\$701,921	1,022,294	\$847,585
B. Other Acquisition Costs	\$116,415	\$67,497	\$263,609	\$226,477	380,024	\$293,974
C. General Expenses	\$84,802	\$41,513	\$198,943	\$226,290	283,745	\$267,803
D. Taxes, Licenses, Fees	\$46,137	\$27,186	\$134,790	\$112,799	180,927	\$139,985
18) TOTAL UNDERWRITING EXPENSES	\$588,371	\$281,860	\$1,278,619	\$1,267,487	\$1,866,990	\$1,549,347
TOTAL EXPENSE RATIO [(18)/(1)]	27.14%	27.28%	33.28%	30.74%	31.06%	30.05%
19) COMBINED LOSS & EXPENSE RATIO	40.27%	56.23%	70.54%	45.53%	59.62%	47.67%
20) NET UNDERWRITING GAIN OR (LOSS) [(1)-(10)-(18)]	\$1,294,981	\$452,242	\$1,131,936	\$2,246,084	\$2,426,917	\$2,698,326
21) Allocated INVESTMENT INCOME/(LOSS)	\$221,817	\$83,771	\$283,012	\$461,310	\$504,829	\$545,081
22) COMBINED INCOME/(LOSS) [(20)+(21)]	\$1,516,798	\$536,013	\$1,414,948	\$2,707,394	\$2,931,746	\$3,243,407

*1 - data not available from one company

EXHIBIT V:

CALIFORNIA CHILD CARE PROVIDERS LIABILITY INSURANCE REPORT (CIC Sec. 1864)

DATA REPORTED FOR LICENSED FAMILY DAY CARE HOMES

	SMALL FDC HOMES Licensed for 1-6 Children		LARGE FDC HOMES Licensed for 7-12 Children	
CALENDAR YEAR	2000	2001	2000	2001
# of Insurers Reporting FDC Info	16	13	4	1
1) PREMIUMS EARNED	\$838,274	\$945,906	\$1,329,777	\$87,201
2) PREMIUMS WRITTEN	\$812,822	\$947,243	\$844,581	\$87,201
NUMBER OF CLAIMS:				
3) OUTSTANDING at Beginning Of Year	15	9	82	0
4) NEW - During Reporting Period	13	12	122	0
5) CLOSED During Reporting Period	20	11	154	0
6) OUTSTANDING at End Of Year	8	10	50	0
7) TOTAL LOSSES INCURRED	(\$25,701)	\$197,940	\$66,520	\$23,000
8) LOSS RATIO (7)/(1)	-3.07%	20.93%	5.00%	26.38%
9) LOSS ADJUSTMENT EXPENSES (LAE)	\$65,832	\$78,065	\$178,048	\$0
10) TOTAL LOSSES INCURRED + LAE	\$40,131	\$276,005	\$244,568	\$23,000
11) LOSS & LAE RATIO (10)/(1)	4.79%	29.18%	18.39%	26.38%
NUMBER OF POLICIES:				
12) IN-FORCE at BEGINNING of YEAR	7,044	7,305	2,821	155
13) WRITTEN During the Year	3,832	4,159	1,721	114
14) CANCELLED During the Year	512	581	3	49
15) NONRENEWED During the Year	3,348	3,482	3	51
16) IN-FORCE at END of YEAR	7,016	7,401	4,536	169
17) ALLOCATION OF EXPENSES:				
A. Commissions	\$97,924	\$125,828	\$243,092	\$19,836
B. Other Acquisition Costs	\$82,161	\$67,479	\$34,253	\$18
C. General Expenses	\$41,596	\$41,401	\$43,206	\$112
D. Taxes, Licenses, Fees	\$19,976	\$24,389	\$26,161	\$2,797
18) TOTAL UNDERWRITING EXPENSES	\$241,657	\$259,097	\$346,712	\$22,763
TOTAL EXPENSE RATIO [(18)/(1)]	28.83%	27.39%	26.07%	26.10%
19) COMBINED LOSS & EXPENSE RATIO	33.62%	56.57%	44.46%	52.48%
20) NET UNDERWRITING GAIN OR (LOSS) [(1)-(10)-(18)]	\$556,486	\$410,804	\$738,497	\$41,438
21) ALLOCATED INVESTMENT INCOME/(LOSS)	\$104,758	\$79,413	\$117,059	\$4,358
22) COMBINED INCOME/(LOSS) [(20)+(21)]	\$661,244	\$490,217	\$855,556	\$45,796

AVERAGE WRITTEN PREMIUM PER POLICY

The rates that an insurer charges for a child care liability insurance policy or a homeowners' endorsement are not required to be filed under this section of the Insurance Code. Subsequently, we are able to calculate only a rough estimate of the average written premium (AWP) per policy written based on the information submitted.

Exhibit VI summarizes the AWP for a FDC Home (Small and Large) policy and for a CC Center policy, based on available data from 1991 to 2001. The AWP's were calculated after removing the direct written premium for insurers that could not provide a policy written count.

EXHIBIT VI: ESTIMATED AVERAGE WRITTEN PREMIUM - FDC HOMES & CC CENTERS

Year	Small FDC Homes	Large FDC Homes	~Combined ~ FDC Homes	Child Care Centers
1991	\$145.38	\$1,585.55	\$195.07	\$4,279.45
1992	\$141.76	\$1,627.52	\$196.39	\$4,381.62
1993	\$130.99	\$1,964.52	\$187.47	\$3,962.19
1994	\$297.53	\$481.10	\$315.53	\$5,855.41
1995	\$316.01	\$474.64	\$357.11	\$6,511.77
1996	\$340.03	\$479.12	\$383.54	\$3,749.25
1997	\$134.05	\$9,822.00	\$140.51	\$5,413.13
1998	\$210.11	\$1,212.69	\$309.20	\$2,940.58
1999	\$228.40	\$1,910.40	\$232.46	\$4,350.53
2000	\$212.11	\$490.75	\$298.47	\$2,775.13
2001	\$227.75	\$764.92	\$242.08	\$2,093.76

Note for Child Care Centers:

- 1991: The AWP was calculated without the premium from one insurer that was not able to provide a policies written count. Data were from 32 of 33 insurers, with direct written premium (DWP) of \$5,520,486 and policies written of 1,290.
- 1992: AWP calculation was based on data from 30 of 31 insurers with DWP of \$4,951,232 and policies written of 1,130.
- 1993: AWP was calculated based on data from 29 of 30 insurers, with DWP of \$4,746,711 and policies written of 1,198.
- 1994: AWP was calculated based on data from 23 of 26 insurers, with DWP of \$5,345,995 and policies written of 913.
- 1995: AWP was calculated based on data from 25 of 28 insurers, with DWP of \$6,746,194 and policies written of 1,036.
- 1996: AWP was calculated based on data from 20 of 23 insurers with DWP of \$4,859,034 and policies written of 1,296.
- 1997: AWP was calculated based on data from 23 of 24 insurers with DWP of \$4,741,919 and policies written of 876..
- 1998: AWP was calculated based on data from 22 of 24 insurers with DWP of \$4,299,031 and policies written of 1,462.
- 1999: AWP was calculated based on data from 26 of 27 insurers with DWP of \$4,050,351 and policies written of 931.
- 2000: AWP was calculated based on data from 26 of 27 insurers with DWP of \$4,104,022 and policies written of 1,479.
- 2001: AWP was calculated based on data from 24 of 25 insurers with DWP of \$4,380,155 and policies written of 2,092.

CIC §11555.2: MALPRACTICE INSURANCE - DENTAL, MEDICAL, AND LEGAL**CIC §12963: PUBLIC ENTITY LIABILITY INSURANCE**

Under CIC §11555.2, insurers transacting insurance covering liability for malpractice of any person licensed under the Dental Practice Act, under the Medical Practice Act, or under the State Bar Act, shall report specified statistics to the commissioner, by profession and by medical specialty, upon request of the commissioner. Likewise, under CIC §12963, each insurer transacting insurance covering liability for any public entity shall report specified data to the commissioner by type of claim, upon request of the commissioner.

For 2001, a data call was issued only for California Legal Professional Liability Insurance. The commissioner did not request a data call for either medical malpractice or public entity liability insurance. With regard to the legal liability data call, data was received from 19 companies/groups licensed in California to write legal liability insurance. The summary of their market share and loss ratio is provided below.

2001 CALIFORNIA LEGAL PROFESSIONAL LIABILITY INSURANCE

GROUP / COMPANY NAME	MARKET SHARE	WRITTEN PREMIUM	EARNED PREMIUM	INCURRED LOSSES	LOSS RATIO
Lawyers' Mutual Ins. Co.	20.02%	\$21,208,000	\$23,065,000	\$2,861,000	12.40%
TIG Insurance Grp	17.20%	\$18,226,188	\$16,564,355	\$2,106,582	12.72%
Carolina Casualty Ins Co	15.04%	\$15,938,827	\$13,197,214	\$10,194,037	77.24%
CAN Insurance Group	8.05%	\$8,529,494	\$5,579,095	\$31,537,179	565.27%
Zurich-American Ins. Group	6.27%	\$6,639,058	\$6,339,706	\$3,135,784	49.46%
Insurance Co of the West	5.33%	\$5,646,590	\$4,649,125	\$3,178,760	68.37%
St. Paul Companies (The)	4.86%	\$5,145,702	\$1,960,868	\$711,618	36.29%
Kemper Insurance Cos	3.65%	\$3,865,201	\$4,779,831	\$1,921,990	40.21%
Hartford Fire & Casualty Grp	3.58%	\$3,794,525	\$3,377,339	\$85	0.00%
Northland Ins Co.	3.45%	\$3,659,729	\$6,652,045	\$1,113,133	16.73%
Great American Ins. Co.	3.23%	\$3,418,064	\$2,796,778	\$577,497	20.65%
Executive Risk Indemnity Inc.	3.16%	\$3,347,964	\$1,321,649	\$9,473,280	716.78%
Underwriter for the Professions	1.84%	\$1,954,409	\$1,150,457	\$483,192	42.00%
Royal & Sun Alliance USA	1.62%	\$1,716,461	\$1,638,190	\$9,065,968	553.41%
American International Group	1.35%	\$1,431,391	\$1,521,646	\$1,941,644	127.60%
Westport Ins Corp	0.92%	\$971,495	\$623,862	\$325,635	52.20%
Doctors' Company	0.35%	\$375,024	\$270,003	\$113,401	42.00%
Legion Insurance Group	0.09%	\$91,187	\$344,528	\$3,451,996	1001.95%
Liberty Mutual Grp	0.00%	\$0	\$1,012	\$0	0.00%
19 Companies/Groups - GRAND TOTAL	100.00%	\$105,959,309	\$95,832,703	\$82,192,781	85.77%

TOP 10 WRITERS: 2001 CALIFORNIA LEGAL PROFESSIONAL LIABILITY INSURANCE

GROUP / COMPANY NAME	MARKET SHARE	WRITTEN PREMIUM	EARNED PREMIUM	INCURRED LOSSES	LOSS RATIO
Lawyers' Mutual Ins. Co.	20.02%	\$21,208,000	\$23,065,000	\$2,861,000	12.40%
TIG Insurance Grp	17.20%	\$18,226,188	\$16,564,355	\$2,106,582	12.72%
Carolina Casualty Ins Co	15.04%	\$15,938,827	\$13,197,214	\$10,194,037	77.24%
CAN Insurance Group	8.05%	\$8,529,494	\$5,579,095	\$31,537,179	565.27%
Zurich-American Ins. Group	6.27%	\$6,639,058	\$6,339,706	\$3,135,784	49.46%
Insurance Co of the West	5.33%	\$5,646,590	\$4,649,125	\$3,178,760	68.37%
St. Paul Companies (The)	4.86%	\$5,145,702	\$1,960,868	\$711,618	36.29%
Kemper Insurance Cos	3.65%	\$3,865,201	\$4,779,831	\$1,921,990	40.21%
Hartford Fire & Casualty Grp	3.58%	\$3,794,525	\$3,377,339	\$85	0.00%
Northland Ins Co.	3.45%	\$3,659,729	\$6,652,045	\$1,113,133	16.73%
Top 10 Legal Malpractice Writers	87.44%	\$92,653,314	\$86,164,578	\$56,760,168	65.87%

Although a data call for medical malpractice insurance was not requested by the commissioner in 2001 and 2002, the following is the market share and loss ratio for California licensed property/casualty insurers reporting data under Line 11, Medical Malpractice Insurance. This data was taken from the 2001 NAIC database.

2001 CALIFORNIA MEDICAL MALPRACTICE LIABILITY INSURANCE (LINE 11)

Source: NAIC Database

GROUP / COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
Ace American Ins Co	0.390%	\$2,258,175	\$1,841,728	-\$65,941	-3.580%
American Alt Ins Corp	0.415%	\$2,407,695	\$2,177,040	\$330,49	15.181%
American Cas Co of Reading PA	1.113%	\$6,449,955	\$6,031,807	\$10,841,991	179.747%
American Continental Ins Co	0.509%	\$2,950,647	\$3,916,209	\$9,026,855	230.500%
American Equity Specialty Ins Co	0.067%	\$385,986	\$741,576	\$2,087,654	281.516%
American Guarantee & Liability Ins	0.024%	\$141,750	\$143,665	\$87,121	60.642%
American Healthcare Ind Co	4.334%	\$25,122,753	\$18,904,424	\$12,109,931	64.059%
American Home Assur Co	0.075%	\$436,316	\$302,767	\$121,509	40.133%
Bancinsure Inc	0.067%	\$389,775	\$206,205	\$211,319	102.480%
Chicago Ins Co	1.728%	\$10,018,115	\$8,860,350	-\$2,127,082	-24.007%
Church Mut Ins Co	0.001%	\$5,746	\$5,756	\$5,862	101.842%
Claremont Liability Ins Co	0.253%	\$1,463,650	\$1,475,960	-\$102,789	-6.964%
Clarendon Natl Ins Co	0.812%	\$4,708,461	\$5,135,025	\$6,531,802	127.201%
Connecticut Ind Co	0.006%	\$34,844	\$10,605	\$568	5.356%
Continental Cas Co	0.046%	\$266,276	\$2,814,310	-\$2,372,396	-84.298%
Dentists Ins Co	3.611%	\$20,933,205	\$20,656,253	-\$1,427,870	-6.913%

GROUP / COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
Doctors Co An Interins Exchng	14.811%	\$85,850,716	\$78,454,833	\$23,648,615	30.143%
Executive Risk Ind Inc	0.652%	\$3,776,303	\$3,225,384	\$5,753,218	178.373%
Fairmont Ins Co	0.018%	\$103,755	\$73,279	\$33,000	45.033%
Firemans Fund Ins Co	1.630%	\$9,449,191	\$5,924,861	-\$3,277,955	-55.325%
Fremont Ind Co	0.003%	\$16,044	\$25,246	-\$2,695,598	-10677.33%
General Ins Co of America	1.738%	\$10,071,289	\$9,930,865	\$3,693,648	37.194%
General Star Natl Ins Co	0.043%	\$251,476	\$177,530	\$56,399	31.769%
Granite State Ins Co	0.116%	\$673,237	\$631,238	\$1,608,336	254.791%
Gulf Ins Co	0.065%	\$377,163	\$822,928	\$411,148	49.962%
Health Providers Mut Ins Co Inc RRG	0.011%	\$64,268	\$64,268	\$4,360,211	6784.420%
Insurance Co of The State of PA	0.000%	\$2,167	\$8,574	-\$10,312	-120.271%
Insurance Corp of Hannover	0.000%	\$150	\$150	-\$304,022	-202681.33%
Kemper Cas Ins Co	0.000%	\$601	\$601	\$0	0.000%
Legion Ins Co	0.136%	\$787,903	\$713,852	-\$880,889	-123.399%
Lumbermens Mut Cas Co	0.002%	\$10,649	\$5,525	\$0	0.000%
Medical Assur Co Inc	0.065%	\$377,755	\$377,755	\$159,156	42.132%
Medical Ins Exchng of CA	4.526%	\$26,232,409	\$26,053,230	\$13,336,347	51.189%
Medical Protective Co	1.696%	\$9,828,584	\$8,220,734	\$3,862,513	46.985%
National Cas Co	0.002%	\$9,394	\$31,199	-\$666,286	-2135.601%
National Fire Ins Co of Hartford	1.873%	\$10,858,964	\$18,419,158	\$16,289,683	88.439%
National Surety Corp	0.358%	\$2,077,211	\$4,209,797	\$2,979,026	70.764%
National Union Fire Ins Co of Pitts	0.065%	\$377,696	\$1,938,649	\$1,564,430	80.697%
NCMIC Ins Co	1.050%	\$6,085,313	\$5,884,753	-\$1,089,482	-18.514%
Norcal Mut Ins Co	27.567%	\$159,783,641	\$151,291,347	\$86,225,605	56.993%
North American Specialty Ins Co	0.161%	\$934,784	\$845,961	\$445,101	52.615%
Northwest Physicians Mut Ins Co	0.711%	\$4,119,320	\$4,656,901	\$985,742	21.167%
Pennsylvania General Ins Co	0.001%	\$6,480	\$6,428	\$17,345	269.835%
Preferred Professional Ins Co	0.000%	\$1,701	\$1,669	-\$123,655	-7408.928%
Professional Undrwtrs Liab Ins Co	1.046%	\$6,063,716	\$4,916,646	\$1,115,609	22.690%
SCPIE Ind Co	17.088%	\$99,045,726	\$97,955,813	\$51,994,943	53.080%
St Paul Fire & Marine Ins Co	1.819%	\$10,543,404	\$10,258,989	\$16,153,716	157.459%
St Paul Medical Liability Ins Co	0.037%	\$211,932	\$253,553	-\$39,793	-15.694%
St Paul Mercury Ins Co	0.099%	\$571,459	\$709,312	\$3,199,872	451.123%
TIG Ind Co	0.008%	\$49,118	\$61,570	\$14,999	24.361%
TIG Ins Co	1.604%	\$9,297,534	\$10,132,267	\$2,259,418	22.299%
Topa Ins Co	0.029%	\$169,943	\$156,760	\$59,337	37.852%
Transportation Ins Co	0.000%	\$143	\$4,443	\$0	0.000%
Truck Ins Exchng	7.196%	\$41,711,488	\$40,188,976	\$55,112,125	137.132%
Westport Ins Corp	0.041%	\$239,174	\$175,495	\$261,602	149.065%
Zurich American Ins Co	0.280%	\$1,621,549	\$2,165,663	-\$344,644	-15.914%
56 Licensed Cos. with DWP >\$0	100.000%	\$579,626,699	\$562,199,882	\$321,427,533	57.173%

TOP 10 MEDICAL MALPRACTICE INSURANCE WRITERS IN CALIFORNIA: YEAR 2001

	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
Norcal Mut Ins Co	27.567%	\$159,783,641	\$151,291,347	\$86,225,605	56.993%
SCPIE Ind Co	17.088%	\$99,045,726	\$97,955,813	\$51,994,943	53.080%
Doctors Co An Interins Exchnng	14.811%	\$85,850,716	\$78,454,833	\$23,648,615	30.143%
Truck Ins Exchnng	7.196%	\$41,711,488	\$40,188,976	\$55,112,125	137.132%
Medical Ins Exchnng of CA	4.526%	\$26,232,409	\$26,053,230	\$13,336,347	51.189%
American Healthcare Ind Co	4.334%	\$25,122,753	\$18,904,424	\$12,109,931	64.059%
Dentists Ins Co	3.611%	\$20,933,205	\$20,656,253	-\$1,427,870	-6.913%
National Fire Ins Co of Hartford	1.873%	\$10,858,964	\$18,419,158	\$16,289,683	88.439%
St Paul Fire & Marine Ins Co	1.819%	\$10,543,404	\$10,258,989	\$16,153,716	157.459%
General Ins Co of America	1.738%	\$10,071,289	\$9,930,865	\$3,693,648	37.194%
Top 10 Med Mal Writers Total:	84.564%	\$490,153,595	\$472,113,888	\$277,136,743	58.701%

Strategic Planning, Policy & Research Branch

The Strategic Planning, Policy & Research Branch of the California Department of Insurance provides the public and insurance client groups with analysis of industry data and strategic policy research that will support a healthy and fair marketplace. This Branch consists of the Strategic Planning Office, the Policy Research Division, the Statistical Analysis Division, the Insurance Policy Initiatives Office and the Commissioner's Advisor on Disability Insurance and Health Care Issues. The Branch provides leadership in the development of the enterprise-wide organizational plan to support the Values, Vision, Mission, and Goals of the Department, tracks the Department's progress in meeting goals and objectives, and supports management initiatives in training and development. Additionally, the Branch coordinates the Department's involvement in the National Association of Insurance Commissioners' (NAIC) Gramm-Leach-Bliley Act (GLBA) Working Groups. The Commissioner's Advisor on Disability Insurance and Health Care Issues provides oversight on legislative and policy issues and coordinates the Department's regulatory efforts in the disability and health care insurance arenas.

STRATEGIC PLANNING OFFICE

Upon taking office in 2000, Commissioner Harry W. Low made the development of a Department-wide strategic plan a key initiative of his administration.

The Strategic Planning Office is charged with guiding the Department's management team in the continuing development and execution of an effective strategic plan. The 2002 Strategic Plan contains 98 objectives that support of the Values, Vision, Mission and Goals of the Department. To ensure that these objectives are accomplished in a timely manner, the Strategic Planning Office coordinates tracking efforts among the Department's thirteen branches and offices. Additionally, two branches are required to present updates on their Strategic Plan objectives to the Commissioner and the Executive Team at weekly executive meetings.

In addition to the execution of the Strategic Plan, this office is responsible for tracking other enterprise-wide priorities, such as legislation and regulations. To accomplish these goals and to foster a sense of productivity and teamwork, the Strategic Planning Office works to open the lines of communication between the Executive Office, the many organizational branches, and the 1,300+ employees of the Department.

On a regular basis, the Strategic Planning Office sponsors Executive and Management Team Off-Site Meetings, which provide a forum for discussion on departmental priorities, strategic planning issues, internal communication, budget, and legislative issues.

The Strategic Planning Office also is charged with developing a comprehensive internal communications report, and coordinating the department's transition effort to the next administration.

POLICY RESEARCH DIVISION

The Policy Research Division produces studies of proposed and existing public policies affecting the Department of Insurance, consumers and the insurance industry. The Division conducts long-term insurance, policy and statistical research, including specialized economic studies that may guide the Department's regulatory and legislative agenda.

The Policy Research Division also collects and analyzes information to provide recommendations to the executive management team about emerging public policy issues. The Policy Research Division is responsible for complex data research, analysis, and reports that can provide the Department with a strong factual foundation upon which to support the decision-making process.

In 2002, the Policy Research Division completed the following reports:

- Early Warning System Enhancement
- Predicting the Department Revenue from Fraud Auto Assessment: An Economic Model Approach
- Weighting Auto Rating Factors by Using Summary Data
- The Strengths and Weaknesses of three Methods for Estimating Auto Insurance Fraud

STATISTICAL ANALYSIS DIVISION

The Statistical Analysis Division collects, analyzes and reports market trend data. This data provides the Department with recent market information upon which to evaluate the conditions of various insurance lines of business. In addition, the Statistical Analysis Division collects and reports information and research on the insurance industry, market conditions and other issues related to the California insurance market.

The Statistical Analysis Division is a project-oriented unit that produces reports and consumer-oriented studies for the Department and the public. Various Department divisions use the databases, studies and programs created by these units, such as the Consumer Services and Market Conduct Branch, the Criminal Investigations Branch, the Rate Regulation Branch, and the Communications Office. In addition, the Statistical Analysis Division analyzes and develops legislation related to the collection of data by the Department of Insurance and how it can help support a healthy insurance marketplace and provide consumers with useful information.

The Statistical Analysis Division maintains computer systems to collect data and conduct in-depth analysis on millions of data elements submitted by the insurance industry and other sources. These computer systems are used to evaluate, compare and interpret massive raw data and statistics and to maintain and update annual and semi-annual reports based on that data. The data provided by the Statistical Analysis Division is also used by the public, consumer groups, industry, the Legislature, the media, university students, teachers, and the Department's management team and employees.

DURING 2002, THE STATISTICAL ANALYSIS DIVISION DID EXTENSIVE ANALYSIS OF:

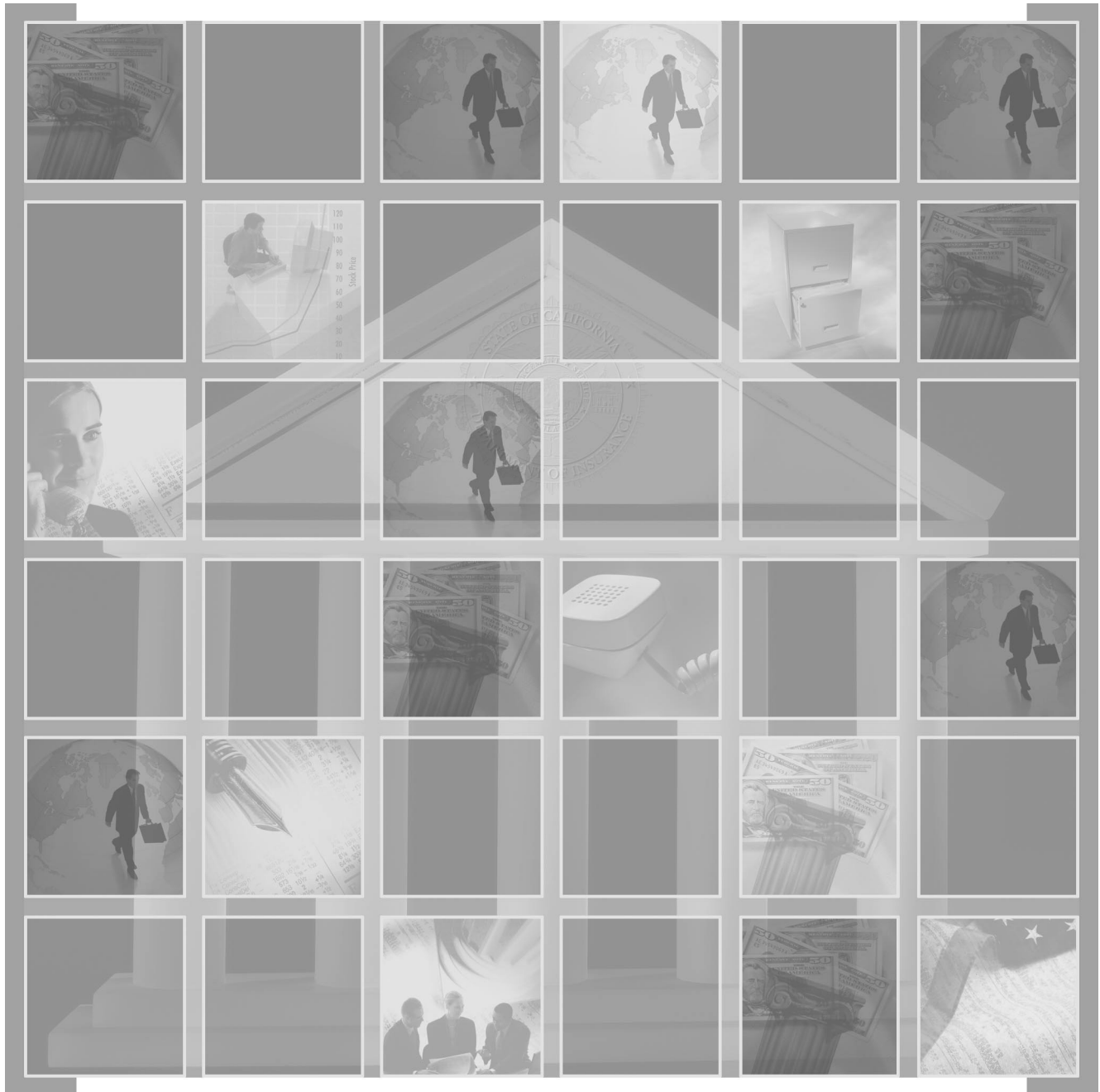
- Private Passenger Automobile Liability and Physical Damage Experience by Zip Code, as required by California Insurance Code Section 11628(a).
- Annual Private Passenger Automobile and Homeowners Premium Comparison surveys, in accordance with California Insurance Code Section 12959.
- Annual Consumer Complaint Ratio Study, in accordance with California Insurance Code Section 12921.1.
- Insurance Policies for the Holocaust Era Insurance Registry, as required by California Insurance Code Sections 13800-13807.
- Insurance policies for the Slavery Era Insurance Policy Registry, as required by California Insurance Codes Sections 13810-13813.
- Annual Long Term Care Insurance Consumer Rate & History Guide, as required by California Insurance Code Section 10234.6.
- Annual Long Term Care Insurance Experience Survey, in accordance with California Insurance Code Sections 10232.3 (h), 10234.86, 10234.95 (l), 10235.9.
- Medicare Supplement Insurance Consumer Rate Guide, in accordance with California Insurance Code Section 10192.20.

- Commissioner's Report of Underserved Communities, in accordance with California Code of Regulations 2646.6.
- Automobile Body Repair Inspection Data Call, as required by California Insurance Code Sections 1874.85 & 1874.86
- Long Term Care Facilities Data Call, conducted under the Insurance Commissioners general examination authority.
- Accident & Health Covered Lives Data Call, conducted under the Insurance Commissioner's general examination authority.

The Statistical Analysis Division also conducted several management-requested data collections during the year that support long-term insurance data trend analysis. For example, since 1996, the Division has collected premium and policy counts for personal earthquake coverage to be used by the Department and the California Earthquake Authority (CEA). In addition, the Division collected and analyzed personal property premiums and exposures broken down by policy form and coverage amounts, and provided this information to the National Association of Insurance Commissioners (NAIC) for their annual report.

STATISTICAL TABLES

Part II



SUMMARY RECONCILIATION - 2002

Bonds Data not Included (000's omitted)

1) LIFE	
Life	11,720,846
Fraternal	123,648
Total	11,844,494
2) ANNUITY	
Life	22,787,716
Fraternal	115,213
Total	22,902,929
3a) ANNUITY DEPOSIT	
Life	5,722,783
3b) OTHER CONSIDERATIONS	
Life	7,067,068
4) DISABILITY	
Life	8,176,321
Property & Casualty	467,071
Fraternal	22,195
Total	8,665,587
5) SURETY	
Financial Guaranty	417,536
Surety	518,441
Fidelity	113,803
Bonds	
Total	1,049,780
6) ALLIED LINES	
Allied Lines	441,442
Multiple Peril Crop	149,265
Total	590,707
7) OTHER LIABILITY	
Other	3,666,152
Products Liability	201,070
Total	3,867,222

TABLE NO. 4**Direct Premiums Written - 2002**

Fraternal Data not Included (000's Omitted)

		Direct Premiums Written		Increase or Decrease	
		2002	2001	Amount	Percent
1) LIFE:					
	Life Premiums	11,720,846	11,453,498	267,348	2.33%
	Annuities	22,787,716	17,951,845	4,835,871	26.94%
	Annuity Deposit Funds	5,722,783	4,861,479	861,304	17.72%
	Other Considerations	7,067,068	8,853,081	-1,786,013	-20.17%
	Subtotal	47,298,413	43,119,903	4,178,510	9.69%
2) FIRE:		652,623	99,297	553,326	8.90%
	Earthquake	492,031	513,387	-21,356	-4.16%
	Allied Lines	590,707	474,892	115,815	24.39%
MULTIPLE PERIL:					
	Farmowners	144,342	127,701	16,641	13.03%
	Homeowners	4,564,434	3,992,525	571,909	14.32%
	Commercial	3,568,227	3,264,436	303,791	9.31%
3) MARINE:					
	Ocean	218,823	190,479	28,344	14.88%
	Inland	1,239,717	1,159,395	80,322	6.93%
4) TITLE		2,551,409	,907,198	644,211	33.78%
5) SURETY		1,049,780	690,227	359,553	52.09%
6) DISABILITY (Life and PC)		8,643,392	8,150,826	492,566	6.04%
7) LIABILITY:					
	Private Passenger Auto	9,475,441	8,483,602	991,839	11.69%
	Commercial Auto	1,932,942	1,684,826	248,116	14.73%
	Medical Malpractice	645,572	579,368	66,204	11.43%
	Other	3,867,222	3,319,804	547,418	16.49%
8) WORKERS' COMPENSATION		10,860,208	8,436,024	2,424,184	28.74%
9) BOILER AND MACHINERY		103,416	83,506	19,910	23.84%
10) BURGLARY		13,413	14,931	-1,518	-10.17%
11) CREDIT		78,937	74,038	4,899	6.62%
12) AUTO PHYSICAL DAMAGE:					
	Private Passenger	7,149,869	6,326,044	823,825	13.02%
	Commercial	733,095	615,831	117,264	19.04%
13) AIRCRAFT		199,440	139,593	59,847	42.87%
14) MORTGAGE GUARANTY		564,794	508,906	55,888	10.98%
15) MISCELLANEOUS		259,648	261,600	-1,952	-0.75%
16) FEDERAL FLOOD		109,176	119,637	-10,461	-8.74%
Totals		107,007,071	94,837,976	12,169,095	12.83%

FRATERNAL CALIFORNIA DIRECT PREMIUMS WRITTEN - 2002 (000'S OMITTED)

Figures taken from Insurers 2002 Annual Statement - State Page

NAIC no.	Company Name	Life	Annuity	Disability	Report Total
Alien Insurers:					
58068	Independent Order of Foresters (The)	8,570	9,665	92	28,327
Total Alien Insurers: 1					
Total		18,570	9,665	92	28,327
California Insurers:					
57924	Conselho Supremo Da Sociedade Do Espirito Santo (S.E.S.)	579	2,539	0	3,118
57916	Irmandade Do Divino Espirito Santa Do Estado Da Ca Conselho Supremo Da	266	1,823	0	2,088
57967	Luso-American Life Insurance Society	1,875	1,843	1	3,719
57932	Sociedade Portuguesa Rainha Santa Isabel Do Estado Da Ca Conselho Supremo Da (S.P.R.S.I.)	149	327	0	475
57959	Uniao Portuguesa Protectora Do Estado Da Ca (U.P.P.E.C.)	123	363	0	486
57940	Uniao Portuguesa Do Estado Da Ca, Conselho Supremo (U.P.E.C.)	446	1,368	0	1,814
Total California Insurers: 6					
Total		3,437	8,263	1	11,701
Foreign Insurers:					
56200	American Fraternal Union	18	0	0	18
56227	American Slovenian Catholic Union (K.S.K.J.)	13	6	2	21
56235	Association of Lithuanian Workers	0	0	0	0
57223	Baptist Life Association	52	13	0	65
56138	CSA Fraternal Life	8	52	0	61
56022	Catholic Family Life Insurance	403	257	5	665
56030	Catholic Knights	3	10	2	15
57487	Catholic Order of Foresters	52	43	0	94
57983	Croatian Catholic Union of U.S.A. & Canada.	1	0	0	1
56634	Croatian Fraternal Union of America	108	3,776	6	3,891
57088	Degree of Honor Protective Association	85	113	0	197
56685	Greater Beneficial Union of Pittsburgh	6	520	0	526
56693	Greek Catholic Union of the U.S.A.	0	8	0	8
57770	Holy Family Society of U. S. A. (The)	610	0	0	610
56553	Hungarian Reformed Federation of Amer (The)	6	0	0	6
58033	Knights of Columbus	24,076	53	841	24,969
56758	Loyal Christian Benefit Association	9	41	0	49
57991	Mennonite Mutual Aid Association	134	1,056	863	2,054
57541	Modern Woodmen of America	7,409	8,670	10	16,090
57568	National Catholic Society of Foresters	20	52	0	73
57576	National Fraternal Society of the Deaf	4	0	0	4
56782	National Slovak Society of the Us of Amer	6	127	0	133
56375	North American Swiss Alliance	1	0	0	1
57320	Omaha Woodmen Life Insurance Society	4,366	710	43	5,119
56383	Order of United Commercial Travelers of Amer	286	0	235	521
58009	Police and Firemen's Insurance Association	168	60	193	420
57622	Polish Natl Alliance of the Us of North America	169	572	0	741
57630	Polish Roman Catholic Union of America	3	0	0	3
57649	Polish Women's Alliance of America	19	116	0	135
57657	Royal Neighbors of America	1,035	389	0	1,423
57673	Slovene National Benefit Society	52	278	1	331
58181	Supreme Council of the Royal Arcanum	229	11	0	240
57142	Supreme Lodge of the Sons of Norway (The)	596	3,104	22	3,721
56014	Thrivent Financial for Lutherans	59,754	74,840	18,779	153,373
56006	Travelers Protective Assoc of America (The)	0	0	7	7

Fraternal California Direct Premiums Written - 2002 *(continued)*

Figures taken from Insurers 2002 Annual Statement - State Page

NAIC no.	Company Name	Life	Annuity	Disability	Report Total
56456	US Letter Carriers' Mutual Benefit Assoc of and For the Natl Assoc of Letter Carriers	274	620	773	1,668
56413	United Transportation Union Ins Association	721	494	304	1,519
58017	Western Fraternal Life Association	43	1	0	44
57010	William Penn Association	13	19	1	32
56170	Woman's Life Insurance Society	118	13	0	131
56499	Woodmen of the World	745	1,261	12	2,018
57290	Workmen's Benefit Fund of the Us of Amer	25	0	2	28
58084	Workmen's Circle (The)	1	0	0	1
Total Foreign Insurers: 43					
Total		101,641	97,285	22,101	221,028
Total CA and Foreign Insurers: 50					
Grand Total		123,648	115,213	22,195	261,056

TABLE NO. 1 - LIFE CALIFORNIA DIRECT PREMIUMS WRITTEN - 2002

Figures taken from Insurers 2002 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other Considerations	Report Total
Alien Insurers:							
80659	Canada Life Assurance Company (The)	30,340	14,099	40,130	34,7150	0	119,285
81914	Clarica Life Insurance C	0	0	0	0	0	0
80675	Crown Life Insurance Company	9,791	364	735	0	0	10,889
92673	Gerling Global Life Insurance Company	0	0	0	0	0	0
80705	Great-West Life Assurance Company (The)	3,503	0	6,843	0	0	10,346
84514	Industrial-Alliance Pacific Life Insurance Company	8,901	12,818	0	0	0	21,719
80802	Sun Life Assurance Company of Canada	118,052	0	11,483	202	0	129,737
Total Alien Insurers: 7							
	Total	170,587	27,281	59,191	34,917	0	291,976
California Insurers:							
71447	Assured Investors Life Company	5	0	127	0	0	132
61182	Aurora National Life Assurance Company	16,620	0	0	-484	0	16,136
60256	Automobile Club of Southern California Life Ins Co	0	0	0	0	0	0
62825	BC Life & Health Insurance Company	31,960	0	1,051,003	0	0	1,082,964
68160	Balboa Life Insurance Company	622	0	3,826	0	0	4,448
61557	CPIC Life Insurance Company	15,039	0	36,119	0	0	51,158
71331	CareAmerica Life Insurance Company	5	0	26	0	0	31
97853	Crocker Life Insurance Company	0	0	0	0	0	0
92444	Doctors' Life Insurance Company (The)	81	7	0	0	0	87
62154	Fremont Life Insurance Company	0	4	680	0	0	684
93521	General Fidelity Life Insurance Company	-3,130	0	-513	0	0	-3,643
87017	Gerling Global Life Reinsurance Company	0	0	0	0	0	0
63924	Golden State Mutual Life Insurance Company	5,527	1,464	195	0	0	7,185
66141	Health Net Life Insurance Company	2,557	0	326,240	0	0	328,797
64890	Investors Guaranty Life Insurance Company	16	2	0	0	0	18
60053	Kaiser Permanente Insurance Company	0	0	58,491	0	0	58,491
73008	Lifeguard Life Insurance Company	0	0	85,374	0	0	85,374
81620	MetLife Investors Insurance Company of California	4,084	120,179	20	655	0	124,937
67466	Pacific Life Insurance Company	359,550	24,066	5,048	213,009	558,946	1,160,620
81612	Pacific Union Assurance Company	152	0	0	0	0	152
60237	Premier Access Insurance Company	0	0	37,569	0	0	37,569
73130	Rooney Life Insurance Company	0	0	0	0	0	0
79014	SafeHealth Life Insurance Company	0	0	22,342	0	0	22,342
71420	Sierra Health and Life Insurance Company, Inc.	0	0	672	0	0	672
77208	Sierra Pacific Life Insurance Company	-13	0	-17	0	0	-30
69566	Trans World Assurance Company	2,464	213	0	0	0	2,676
67423	UBS PaineWebber Life Insurance Company	0	0	0	0	0	0
Total California Insurers: 27							
	Total	435,538	145,935	1,627,204	213,180	558,946	2,980,802

Life California Direct Premiums Written - 2002 (continued)

Figures taken from Insurers 2002 Annual Statement - Schedule-T (000's Omitted)

Foreign Insurers:							
COCODE	Company Name	Life	Annuity	Disability	Deposit	Other_Cnsd	CA TT_DPW
77879	5 Star Life Insurance Company	5123.268	0	165.906	0	0	5289.174
71854	AAA Life Insurance Company	20925.267	127798.955	2892.23	1844.937	0	153461.389
60232	AGL Life Assurance Company	2441.751	4744.116	0	0	0	7185.867
70432	AIG Annuity Insurance Company	390.785	1317602.182	0	1151.995	0	1319144.962
66842	AIG Life Insurance Company	33148.873	52453.005	24098.997	280.5	0	109981.375
60941	AIG SunAmerica Life Assurance Company	4285.752	611474.01	0	0	0	615759.762
68365	AXA Corporate Solutions Life Reinsurance Company	0	0	0	0	0	0
60038	Acacia Life Insurance Company	8575.433	0	10.261	1119.794	0	9705.488
85685	Acacia National Life Insurance Company	8441.231	11237.378	0	1889.835	0	21568.444
60046	Academy Life Insurance Company	4174.338	0	68.717	0	0	4243.055
71390	Admiral Life Insurance Company of America	0	0	0	0	0	0
78700	Aetna Health and Life Insurance Company	0	0	0	0	0	0
60054	Aetna Life Insurance Company	58559.868	1350.707	595453.282	21973.888	0	677337.745
97101	Aetna Life Insurance Company of America	0	0	0	0	0	0
90611	Allianz Life Insurance Company of North America	23175.886	958112.476	45006.847	0	0	1026295.209
84824	Allmerica Financial Life Ins and Annuity Company	12445.875	193521.361	1684.476	0	0	207651.712
60186	Allstate Life Insurance Company	119336.702	286799.318	15392.89	378.086	0	421906.996
70874	Allstate Life Insurance Company of New York	282.24	91.36	14.645	0	0	388.245
67369	Alta Health & Life Insurance Company	5369.658	0	13583.315	0	0	18952.973
60208	Amalgamated Life and Health Insurance Company	0	0	0	0	0	0
61689	AmerUs Life Insurance Company	57415.68	55227.289	19.429	0	0	112662.398
75078	Ameribest Life Insurance Company	0	522.363	0	0	0	522.363
60275	American Bankers Life Assurance Company of Florida	9280.225	38.885	14458.831	0	0	23777.941
60291	American Capitol Insurance Company	384.57	0	65.515	0	0	450.085
94234	American Enterprise Life Insurance Company	4.835	135257.935	0	0	0	135262.77
92738	American Equity Investment Life Insurance Company	216.479	351878.857	0	0	0	352095.336
60380	American Family Life Assurance Company of Columbus	4276.149	0	123400.508	0	0	127676.657
60399	American Family Life Insurance Company	1095.06	4.6	0	0	0	1099.66
60410	American Fidelity Assurance Company	12708.313	10890.471	41072.513	814.991	0	65486.288
60429	American Fidelity Life Insurance Company	1830.402	17.187	0	0	0	1847.589
60445	American Founders Life Insurance Company	1667.37	2657.506	14.596	0	0	4339.472
68373	American General Assurance Company	6430.6	0	7337.201	0	0	13767.801
60488	American General Life Insurance Company	162449.796	26087.053	1640.508	4124.079	0	194301.436
66672	American General Life and Accident Ins Co	24381.439	544.371	597.225	0	0	25523.035
60518	American Health and Life Insurance Company	787.502	4.436	1962.185	0	0	2754.123
60534	American Heritage Life Insurance Company	3498.065	204.044	8330.004	0	0	12032.113
60577	American Income Life Insurance Company	28244.752	2.005	4877.671	0	0	33124.428
60607	American International Life Assur Co of New York	1697.989	-6804.626	401.05	0	0	-4705.587
60631	American Investors Life Insurance Company, Inc.	8.115	268224.516	0	1455.089	0	269687.72
60704	American Life Insurance Company of New York (The)	167.064	0	35.942	0	0	203.006
60674	American Life and Health Insurance Company	9.625	0	6485.313	0	0	6494.938
81213	American Maturity Life Insurance Company	0	762.354	0	68.482	131.138	961.974
67989	American Memorial Life Insurance Company	42002.865	1172.013	7.405	0	0	43182.283
65811	American Modern Life Insurance Company	472.616	0	396.232	0	0	868.848
60739	American National Insurance Company	48887.089	82059.612	31122.727	1787.009	0	163856.437
71773	American National Life Insurance Company of Texas	255.593	0	1957.724	0	0	2213.317
81078	American Network Insurance Company	0	0	170.892	0	0	170.892
93653	American Partners Life Insurance Company	0	15873.496	0	0	0	15873.496
91785	American Phoenix Life and Reassurance Company	0	0	0	0	0	0
60836	American Republic Insurance Company	893.594	0	634.535	0	0	1528.129

Life California Direct Premiums Written - 2002 (continued)

Figures taken from Insurers 2002 Annual Statement - Schedule-T (000's Omitted)

Foreign Insurers:

COCODE	Company Name	Life	Annuity	Disability	Deposit	Other_Cnsd	CA_TT_DPW
86630	American Skandia Life Assurance Corporation	3771.883	309334.398	0	4004.493	0	317110.774
60879	American States Life Insurance Company	3922.445	50.608	2.193	0	0	3975.246
78972	American Transcontinental Life Insurance Company	0	0	0	0	0	0
61140	American Travelers Assurance Company	0	0	0	0	0	0
60895	American United Life Insurance Company	7399.396	69871.09	1776.244	0	0	79046.73
68594	American-Amicable Life Insurance Company of Texas	4513.02	130.715	0	0	0	4643.735
61999	Americo Financial Life and Annuity Insurance Co	15247.529	104775.703	11.991	3982.359	0	124017.582
94471	Americom Life & Annuity Insurance Company	813.42	24222.651	42.649	0	0	25078.72
61301	Ameritas Life Insurance Corp.	6838.815	1788.99	39817.691	6454.125	0	54899.621
97977	Ameritas Variable Life Insurance Company	9459.454	10715.036	0	75.242	0	20249.732
72222	Amica Life Insurance Company	2501.873	529.524	0	0	0	3031.397
62421	Annuity & Life Reassurance America, Inc.	1279.808	0	0	0	0	1279.808
93661	Annuity Investors Life Insurance Company	0	66781.57	0	2296.538	0	69078.108
85286	Anthem Alliance Health Insurance Co	47.873	0	86.279	0	0	134.152
61069	Anthem Life Insurance Company	1018.89	13.192	-40.442	0	0	991.64
71838	Associates Financial Life Insurance Company	-1844.614	0	462.167	0	0	-1382.447
71439	Assurity Life Insurance Company	49.08	864.758	813.525	0	0	1727.363
84522	Auto Club Life Insurance Company	5690.036	691.402	27.101	0	0	6408.539
62898	Aviva Life Insurance Company	9483.842	86419.293	23.495	1923.346	0	97849.976
80985	BCS Life Insurance Company	283.766	0	38.229	13.767	0	335.762
61212	Baltimore Life Insurance Company (The)	4781.466	436.996	1888.803	0	0	7107.265
61263	Bankers Life and Casualty Company	6468.882	20839.61	56656.276	0	0	83964.768
71900	Bankers National Life Insurance Company	1952.695	6.476	3.442	6.089	0	1968.702
94250	Banner Life Insurance Company	34182.261	-3.191	0.959	0	0	34180.029
61395	Beneficial Life Insurance Company	19829.598	26491.145	46.77	3.733	0	46371.246
62345	Berkshire Hathaway Life Ins Co of Nebraska	0	0	0	0	0	0
71714	Berkshire Life Insurance Co of America	0.518	0	61.891	0	0	62.409
90638	Best Life and Health Insurance Co	1856.442	0	11319.598	0	0	13176.04
61476	Boston Mutual Life Insurance Company	4192.828	0	4424.869	0	0	8617.697
61492	Business Men's Assurance Company of America	3537.52	12696.878	1939.655	0	0	18174.053
93432	C.M. Life Insurance Company	83837.132	102825.621	0	0	0	186662.753
93629	CIGNA Life Insurance Company	0	1.74	0	0	0	1.74
74268	CNA Group Life Assurance Company	9.781	0	13.104	0	0	22.885
62626	CUNA Mutual Insurance Society	18628.825	25451.953	24346.408	23.78	0	68450.966
65749	CUNA Mutual Life Insurance Company	8516.667	66813.628	162.269	0	0	75492.564
81060	Canada Life Insurance Company of America	1472.75	24175.109	0	0	0	25647.859
61581	Capitol Life Insurance Company (The)	0	0	0	0	0	0
80799	Celtic Insurance Company	1.11	0	2205.318	0	0	2206.428
63541	Central Benefits National Life Insurance Company	0	0	0	0	0	0
61700	Central National Life Ins Co of Omaha (The)	-405.452	2	-86.946	0.113	0	-490.285
61751	Central States Health & Life Co. of Omaha	4414.377	0	1101.6	0	0	5515.977
61883	Central United Life Insurance Company	203.026	0	144.1	0	0	347.126
62383	Centurion Life Insurance Company	383.669	0	1038.904	0	0	1422.573
61808	Charter National Life Insurance Company	0	255.791	0	0	0	255.791
67164	Chase Life & Annuity Company	0.666	0	0.539	0	0	1.205
61832	Chesapeake Life Insurance Company (The)	21.007	233.92	202.953	0.626	0	458.506
76236	Cincinnati Life Insurance Company (The)	1136.205	704.297	63.489	0	0	1903.991
80322	Citicorp Life Insurance Company	77.85	273.074	103.578	0	0	454.502
70491	Clarica Life Insurance Company-U.S.	49700.431	71898.149	18.2	6402.989	0	128019.769
97071	Clarica Life Reinsurance Company	0	0	0	0	0	0

Life California Direct Premiums Written - 2002 (continued)

Figures taken from Insurers 2002 Annual Statement - Schedule-T (000's Omitted)

Foreign Insurers:							
COCODE	Company Name	Life	Annuity	Disability	Deposit	Other_Cnsd CA	TT_DPW
62049	Colonial Life & Accident Insurance Company	13360.387	13.202	58806.777	0	0	72180.366
62065	Colonial Penn Life Insurance Company	12087.353	0	742.738	0	0	12830.091
84786	Colorado Bankers Life Insurance Company	3186.241	1819.121	429.437	7.966	0	5442.765
77720	Columbia Universal Life Insurance Company	1826.01	1021.64	6.601	0	0	2854.251
76023	Columbian Life Insurance Company	3749.589	0	68.551	0	0	3818.14
62103	Columbian Mutual Life Insurance Company	325.513	0	0.306	0	0	325.819
99937	Columbus Life Insurance Company	6663.203	86.485	30.218	0	0	6779.906
62146	Combined Insurance Company of America	5225.776	0	85965.955	0	0	91191.731
81426	Commercial Travelers Mutual Insurance Company	0	0	606.618	0	0	606.618
73504	Congress Life Insurance Company	0	0	0	0	0	0
62308	Connecticut General Life Insurance Company	98462.102	4997.382	547348.397	459826.881	0	1110634.762
60682	Conseco Annuity Assurance Company	3107.199	77854.031	526.467	0	0	81487.697
78174	Conseco Health Insurance Co	127.38	0	15550.126	0	0	15677.506
65900	Conseco Life Insurance Company	87447.742	988.842	601.84	2.216	0	89040.64
93769	Conseco Medical Insurance Co	2220.677	6.445	300.468	0	0	2527.59
76325	Conseco Senior Health Insurance Co	368.517	0.3	38245.66	0	0	38614.477
62359	Constitution Life Insurance Company	266.946	0	24.001	0	0	290.947
71730	Continental American Insurance Company	25.43	0	6.892	0	0	32.322
62413	Continental Assurance Company	22854.435	15.524	5777.576	2812.923	0	31460.458
71404	Continental General Insurance Company	81.394	7.113	2148.129	0	0	2236.636
81973	Coventry Health and Life Insurance Company	0	0	0	0	0	0
62634	Delaware American Life Insurance Company	460.618	0	467.359	0	0	927.977
81396	Delta Dental Insurance Company	0	0	0	0	0	0
78611	EBPLife Insurance Company	0	0	0	0	0	0
90670	ERC Life Reinsurance Corporation	0	0	0	0	0	0
94285	Empire General Life Assurance Corporation	31292.252	0	0	0	0	31292.252
84174	Employees Life Company (Mutual)	16.529	11557.883	0.473	14830.121	0	26405.006
62928	Employers Modern Life Company	234.501	1164.804	0.163	0.386	0	1399.854
68276	Employers Reassurance Corporation	0	0	0	0	0	0
62944	Equitable Life Assurance Society of the US (The)	193149.153	529424.901	13232.197	151.935	27643.082	763601.268
62979	Equitable Life Insurance Company of Iowa	5505.421	15155.742	74.469	0	0	20735.632
62880	Equitable of Colorado, Inc. (The)	2474.609	0	0	0	0	2474.609
62510	Equitrust Life Insurance Company	12.885	16.134	0	0	0	29.019
77968	Family Heritage Life Ins Co of America	0	0	420.586	0	0	420.586
63053	Family Life Insurance Company	9035.1	44.222	71.627	0	0	9150.949
74004	Family Service Life Insurance Company	104.183	53.821	0	0	0	158.004
63177	Farmers New World Life Insurance Company	181042.922	44440.74	2340.66	45474.353	0	273298.675
67695	Federal Home Life Insurance Company	2232.352	48.717	2773.867	0	0	5054.936
63207	Federal Kemper Life Assurance Company	45597.849	298.668	0	0	0	45896.517
63223	Federal Life Insurance Company (Mutual)	2348.474	21.88	71.672	29.419	0	2471.445
63258	Federated Life Insurance Company	3893.585	928.863	1213.107	0	0	6035.555
93696	Fidelity Investments Life Insurance Company	1174.083	149787.421	0	22221.268	0	173182.772
63290	Fidelity Life Assoc, A Mutual Legal Reserve Co	5118.42	0	0	0	0	5118.42
92908	Fidelity Life Insurance Company	0	0	0	0	0	0
71870	Fidelity Security Life Insurance Company	2875.713	724.407	27972.835	0	0	31572.955
63274	Fidelity and Guaranty Life Insurance Company	29219.696	260383.371	0	5197.297	0	294800.364
71455	Financial American Life Insurance Co	0	0	0	0	0	0
98213	Financial Benefit Life Insurance Company	0.331	680.666	0	0	0	680.997
69140	First Allmerica Financial Life Insurance Company	2156.116	162.956	177.587	23.89	0	2520.549
63401	First Colony Life Insurance Company	151899.819	38684.853	46.401	19478.419	0	210109.492

Life California Direct Premiums Written - 2002 (continued)

Figures taken from Insurers 2002 Annual Statement - Schedule-T (000's Omitted)

Foreign Insurers:

COCODE	Company Name	Life	Annuity	Disability	Deposit	Other_Cnsd CA	TT_DPW
64696	First Continental Life & Accident Insurance Co.	0.466	0	56.131	0	0	56.597
90328	First Health Life & Health Insurance Co	10.379	0	1372.413	0	0	1382.792
63495	First Investors Life Insurance Company	955.423	422.591	0.154	0	0	1378.168
67652	First Penn-Pacific Life Insurance Company	77871.321	2303.008	6.656	0	0	80180.985
77984	First Variable Life Insurance Company	2146.19	89.046	0	0	0	2235.236
79677	Forethought Life Assurance Company	-0.223	0	0	0	0	-0.223
91642	Forethought Life Insurance Company	74720.493	7.735	0	0	0	74728.228
71129	Fort Dearborn Life Insurance Company	6475.05	1088.27	2292.65	5.263	0	9861.233
70408	Fortis Benefits Insurance Company	80794.073	10369.701	116714.952	13884.317	0	221763.043
69477	Fortis Insurance Company	3136.867	0	19913.423	48.343	0	23098.633
80926	GE Group Life Assurance Company	14285.503	0	58449.94	0	0	72735.443
65536	GE Life and Annuity Assurance Company	15496.213	177764.353	10180.255	0	133531.489	336972.31
63657	Garden State Life Insurance Company	2944.643	0	18.393	0.056	0	2963.092
86258	General & Cologne Life Re of America	0	0	0	0	0	0
63665	General American Life Insurance Company	82550.314	6298.779	4482.663	28129.21	0	121460.966
70025	General Electric Capital Assurance Company	10541.687	210274.52	127576.084	1747.796	54000	404140.087
70939	Gerber Life Insurance Company	12896.486	0	6840.479	0	0	19736.965
70092	Glenbrook Life and Annuity Company	53165.305	152017.486	0	0	0	205182.791
91472	Globe Life and Accident Insurance Company	22730.419	1.089	771.078	0	0	23502.586
80942	Golden American Life Insurance Company	43.308	513269.15	0	0	0	513312.458
62286	Golden Rule Insurance Company	3583.04	2257.118	997.407	0	0	6837.565
63967	Government Personnel Mutual Life Insurance Company	6601.135	820.01	25.233	0	0	7446.378
62200	Great American Life Assurance Company	0	0	0	0	0	0
63312	Great American Life Insurance Company	23255.032	63527.044	1678.723	0	0	88460.799
90212	Great Southern Life Insurance Company	11505.344	13179.352	117.547	2857.81	0	27660.053
71480	Great Western Insurance Company	10781.62	0	0	0	0	10781.62
68322	Great-West Life & Annuity Insurance Company	12901.136	795664.697	89576.582	11596.159	0	909738.574
64203	Guarantee Reserve Life Insurance Company	8598.061	0	3633.671	0	0	12231.732
64211	Guarantee Trust Life Insurance Company	4436.196	0.774	22559.074	53.886	0	27049.93
64238	Guaranty Income Life Insurance Company	21.437	2370.688	0	202.409	0	2594.534
78778	Guardian Insurance & Annuity Company, Inc. (The)	7710.863	124043.34	0	0	0	131754.203
64246	Guardian Life Insurance Company of America (The)	122508.176	348.864	313547.44	0	0	436404.48
68004	Guideone Life Insurance Company	745.233	934.089	118.03	0.064	0	1797.416
92711	HCC Life Insurance Company	2272.103	13.372	20485.233	0	0	22770.708
88340	Hannover Life Reassurance Company of America	0	0	0	0	0	0
60348	Hart Life Insurance Company	0	0	0	0	0	0
93505	Hartford International Life Reassurance Corp	0	0	0	0	0	0
88072	Hartford Life Insurance Company	81313.976	25044.328	25378.032	814545.089	812666.3	1758947.725
70815	Hartford Life and Accident Insurance Company	59652.198	1.884	98780.269	89.578	3.6	158527.529
71153	Hartford Life and Annuity Insurance Company	92537.476	5651.914	258.104	1038.129	895254.652	994740.275
64394	Heritage Life Insurance Company	-1.135	0	-0.194	0	0	-1.329
93440	Highmark Life Insurance Company	3163.942	0	7394.338	0	0	10558.28
64467	Home Owners Life Insurance Company	0	0	0	0	0	0
64505	Homesteaders Life Company	21970.38	214.26	0	0	0	22184.64
64513	Horace Mann Life Insurance Company	2890.341	2774.64	157.598	0	0	5822.579
93777	Household Life Insurance Company	5656.691	0	9939.32	0	0	15596.011
73288	Humana Insurance Company	1177.881	0	65127.519	0	0	66305.4
70580	HumanaDental Insurance Company	366.772	155.437	8884.515	0	0	9406.724
65005	IDS Life Insurance Company	99247.51	403048.568	32416.61	3222.41	0	537935.098
71692	IL Annuity and Insurance Company	403.189	7315.661	0	7880.856	0	15599.706

Life California Direct Premiums Written - 2002 (continued)

Figures taken from Insurers 2002 Annual Statement - Schedule-T (000's Omitted)

Foreign Insurers:							
COCODE	Company Name	Life	Annuity	Disability	Deposit	Other_Cnsd	CA TT_DPW
76953	ING Insurance Company of America	0	88.212	0	0	0	88.212
86509	ING Life Insurance and Annuity Company	31177.725	821871.563	100.083	6634.633	0	859784.004
97764	IdeaLife Insurance Company	832.258	7.073	9.93	4.348	0	853.609
64580	Illinois Mutual Life Insurance Company	77.077	773.707	162.427	1.968	0	1015.179
64602	Independence Life and Annuity Company	0	0	0	0	0	0
64645	Indianapolis Life Insurance Company	61140.409	418.07	290.887	0	0	61849.366
81779	Individual Assurance Co, Life, Health & Accident	4.856	0.084	62.342	0	0	67.282
74780	Integrity Life Insurance Company	1.101	58558.844	0	1853.745	0	60413.69
64939	Investors Insurance Corporation	20.024	42383.13	0	0	0	42403.154
63487	Investors Life Insurance Company of North America	3509.558	2804.733	40.146	58.901	0	6413.338
93610	Investors Partner Life Insurance Company	386.483	0	0	0	0	386.483
65056	Jackson National Life Insurance Company	83277.94	1161163.477	0	60000	0	1304441.417
64017	Jefferson National Life Insurance Company	2114.216	34690.922	144.516	0	0	36949.654
70254	Jefferson Pilot Financial Insurance Company	102148.902	4587.574	49824.891	0	0	156561.367
62057	Jefferson Pilot LifeAmerica Insurance Company	71.585	10785.474	29.877	0	0	10886.936
67865	Jefferson-Pilot Life Insurance Company	107566.735	104195.79	76.044	8.274	0	211846.843
65080	John Alden Life Insurance Company	1637.421	1.014	1151.589	0	125.771	2915.795
65099	John Hancock Life Insurance Company	81242.087	73950.001	38816.731	4745.455	331136.386	529890.66
90204	John Hancock Variable Life Insurance Company	214144.532	0	0	0	88457.867	302602.399
65110	Kanawha Insurance Company	20.655	0	2031.076	0	0	2051.731
65129	Kansas City Life Insurance Company	11856.699	311.703	248.165	4069.903	0	16486.47
90557	Kemper Investors Life Insurance Company	17959.635	145543.328	11.444	0	0	169514.407
65234	Keyport Life Insurance Company	0	279514.599	0	900.166	0	280414.765
90344	Keystone State Life Insurance Company	14.601	0	0	0	0	14.601
65242	Lafayette Life Insurance Company (The)	13244.522	20245.525	319.317	260	0	34069.364
68543	Liberty Bankers Life Insurance Company	0.135	16426.311	0	0	0	16426.446
65315	Liberty Life Assurance Company of Boston	20329.154	252.403	52093.652	47.892	0	72723.101
65323	Liberty Life Insurance Company	2252.89	0	14789.844	7.101	0	17049.835
65331	Liberty National Life Insurance Company	7415.416	1.776	91.597	0	0	7508.789
65498	Life Insurance Company of North America	96830.451	0	121347.653	0	0	218178.104
65528	Life Insurance Company of the Southwest	18845.181	107229.81	2.001	387.359	0	126464.351
64130	Life Investors Insurance Company of America	22121.473	14658.769	32481.174	0	0	69261.416
65595	Lincoln Benefit Life Company	113031.566	274810.39	10301.007	11024.333	0	409167.296
65668	Lincoln Direct Life Insurance Co.	1097.971	5.136	0.02	10.69	0	1113.817
65927	Lincoln Heritage Life Insurance Co	19901.039	328.352	4.075	0	0	20233.466
69833	Lincoln Memorial Life Insurance Co	578.35	0	0	0	0	578.35
65676	Lincoln National Life Insurance Company (The)	208942.248	908422.592	3959.328	0	0	1121324.168
76694	London Life Reinsurance Company	0	0	1.119	0	0	1.119
68934	London Pacific Life & Annuity Company	395.168	20827.099	0	0	0	21222.267
65722	Loyal American Life Insurance Company	218.458	13436.195	1366.212	0	0	15020.865
97721	Lutheran Brotherhood Variable Ins Products Company	5386.216	56330.988	0	0	0	61717.204
88080	Lyndon Life Insurance Company	-11.666	0	-30.161	0	0	-41.827
97055	MEGA Life and Health Insurance Company (The)	2488.967	5.732	63006.034	6.545	0	65507.278
86126	MEMBERS Life Insurance Company	470.439	0	0.463	0	0	470.902
85561	MIC Life Insurance Corporation	2.934	0	35.024	0	0	37.958
74209	MMA Insurance Company	0	0	0	0	0	0
70416	MML Bay State Life Insurance Company	14568.1	3.704	0	0	0	14571.804
78077	MONY Life Insurance Company of America	35431.974	62570.342	0	0	0	98002.316
66427	MTL Insurance Company	4707.942	785.647	60.829	306.317	0	5860.735
65781	Madison National Life Insurance Company, Inc.	894.029	575.411	264.982	0	0	1734.422

Life California Direct Premiums Written - 2002 (continued)

Figures taken from Insurers 2002 Annual Statement - Schedule-T (000's Omitted)

Foreign Insurers:							
COCODE	Company Name	Life	Annuity	Disability	Deposit	Other_Cnsd	CA_TT_DPW
65870	Manhattan Life Insurance Company (The)	1821.475	0	0	0	0	1821.475
67083	Manhattan National Life Insurance Company	8440.449	8.61	0	0	0	8449.059
65838	Manufacturers Life Ins Co (U.S.A.) (The)	285872.046	1605779.979	15.789	178.762	0	1891846.576
87793	Manufacturers Life Ins Co of America (The)	0	0	0	0	0	0
71072	Marquette National Life Insurance Company	0	0	0	0	0	0
80896	Massachusetts Casualty Insurance Company	0	0	7117.668	0	0	7117.668
65935	Massachusetts Mutual Life Insurance Company	239584.508	52566.045	34634.479	0	255826.353	582611.385
87750	Mayflower National Life Insurance Company	7758.812	0	0	0	0	7758.812
69515	MedAmerica Insurance Company	0	0	0.908	0	0	0.908
63762	Medco Containment Life Insurance Company	0	0	0	0	0	0
74217	Medical Savings Insurance Company	4.435	0	2779.392	0	0	2783.827
71471	Medico Life Insurance Company	149.344	0.1	2787.541	0	0	2936.985
71749	Menlo Life Insurance Company	0	0	0	0	0	0
65951	Merit Life Insurance Co.	2975.484	0	4060.089	0	0	7035.573
79022	Merrill Lynch Life Insurance Company	5313.637	44547.231	0	292.95	0	50153.818
93513	MetLife Investors Insurance Company	254.592	1915.24	0	0	0	2169.832
61050	MetLife Investors USA Insurance Company	1581.003	141240.055	0	0	0	142821.058
65714	MetLife Security Insurance Company of Louisiana	0	0	0	0	0	0
86428	Metropolitan Insurance and Annuity Company	11484.588	75.5	0	0	0	11560.088
65978	Metropolitan Life Insurance Company	582880.17	258253.479	344834.768	300000	594688.937	2080657.354
97136	Metropolitan Tower Life Insurance Company	125.592	0	0	0	0	125.592
66001	Mid-Continent Life Insurance Company	0	0	0	0	0	0
66087	Mid-West National Life Ins Co of Tennessee	2605.473	73.279	38472.646	73.003	0	41224.401
66044	Midland National Life Insurance Company	35031.423	356731.648	0.079	3597.969	0	395361.119
66109	Midwestern United Life Insurance Company	456.918	22.807	0	0	0	479.725
93742	Ministers Life Insurance Company (The)	114.948	0.7	3.031	0	0	118.679
66168	Minnesota Life Insurance Company	101124.325	11105.038	24216.453	0.022	73943.799	210389.637
93726	Mission Life Insurance Company of America	972.979	0	0	0	0	972.979
66265	Monarch Life Insurance Company	488.977	0.6	4553.698	0	0	5043.275
66281	Monumental Life Insurance Company	22729.873	15609.727	32260.6	28831.741	37590.534	137022.475
66370	Mony Life Insurance Company	30021.621	320.124	5932.255	0	0	36274
66346	Munich American Reassurance Company	0	0	0	0	0	0
66419	Mutual Service Life Insurance Company	1527.843	475.075	8.134	0	473.871	2484.923
88668	Mutual of America Life Insurance Company	870.42	501.393	555.829	0	67182.773	69110.415
71412	Mutual of Omaha Insurance Company	0	0	52628.769	0	0	52628.769
97241	NGL American Life Insurance Company	148.94	0	1.447	0	0	150.387
81353	NYLIFE Insurance Company of Arizona	10136.58	0	0	0	0	10136.58
61409	National Benefit Life Insurance Company	3252.183	0	188.171	0	0	3440.354
66540	National Farmers Union Life Insurance Company	1895.34	2.029	0.047	82.358	0	1979.774
90956	National Financial Insurance Company	0	0	724.596	0	0	724.596
98205	National Foundation Life Insurance Company	27.91	0	1743.528	0	0	1771.438
66583	National Guardian Life Insurance Company	747.389	168.405	1.808	0	0	917.602
82538	National Health Insurance Company	1.551	40176.766	1258.229	0	0	41436.546
66680	National Life Insurance Company	44725.016	30670.312	5315.511	0	0	80710.839
87963	National Teachers Associates Life Ins Co	0.43	0	5803.097	0	0	5803.527
66826	National Travelers Life Company	1526.733	236.683	274.491	0	0	2037.907
66850	National Western Life Insurance Company	1221.309	47055.102	0	723.596	26.631	49026.638
66869	Nationwide Life Insurance Company	150897.813	11842.236	112131.703	0	947978.172	1222849.924
92657	Nationwide Life and Annuity Insurance Company	8438.112	186.45	0	0	266791.206	275415.768
91626	New England Life Insurance Company	46898.449	51834.412	3903.94	0	0	102636.801

Life California Direct Premiums Written - 2002 (continued)

Figures taken from Insurers 2002 Annual Statement - Schedule-T (000's Omitted)

Foreign Insurers:							
COCODE	Company Name	Life	Annuity	Disability	Deposit	Other_Cnsd	CA TT_DPW
78743	New Era Life Insurance Company	5.43	204.649	5.977	0.573	0	216.629
69698	New Era Life Insurance Company of the Midwest	69.298	20.916	3.556	15.898	0	109.668
66915	New York Life Insurance Company	510376.72	44740.766	43679.506	5326.691	50717.547	654841.23
91596	New York Life Insurance and Annuity Corporation	235341.228	437777.533	0	0	0	673118.761
97705	New York Life and Health Insurance Company	0	0	0	0	0	0
81264	Nippon Life Insurance Company of America	1738.47	0	57218.414	0	3259.029	62215.913
66974	North American Company for Life and Health Ins	46089.364	124753.841	36.229	2419.649	0	173299.083
67032	North Carolina Mutual Life Insurance Company	40.308	0	153.325	0	0	193.633
67040	North Central Life Insurance Company	94.05	0	9.544	0	0	103.594
67059	North Coast Life Insurance Company	2379.944	306.77	1.383	0	0	2688.097
88528	Northbrook Life Insurance Company	620.612	156497.752	0	430.982	0	157549.346
69000	Northwestern Long Term Care Insurance Company	0	0	1990.35	0	0	1990.35
67091	Northwestern Mutual Life Insurance Company (The)	497769.412	26837.882	56324.863	637.067	481.021	582050.245
63444	Nutmeg Life Insurance Company	0	0	0	0	0	0
67148	Occidental Life Ins Co of North Carolina	1786.333	16.923	1683.278	0	0	3486.534
89206	Ohio National Life Assurance Corporation	17271.571	1304.586	2650.531	0	0	21226.688
67172	Ohio National Life Insurance Company (The)	4608.559	123967.692	1038.069	914.215	5804.277	136332.812
67180	Ohio State Life Insurance Company (The)	6044.515	3.819	8.131	364.79	0	6421.255
67199	Old American Insurance Company	2719.05	0	466.434	0	0	3185.484
67245	Old Line Life Insurance Company of America (The)	88207.375	25.527	0	0	0	88232.902
67261	Old Republic Life Insurance Company	4166.942	0	1698.179	0	0	5865.121
76007	Old United Life Insurance Company	0.434	0	0	0	0	0.434
76791	Old West Annuity & Life Insurance Company	0	42235.521	0	414.279	0	42649.8
88099	Optimum Re Insurance Company	0	0	0	0	0	0
76112	Oxford Life Insurance Company	5338.679	42551.126	273.619	0	0	48163.424
67393	Ozark National Life Insurance Company	208.076	3.609	3.126	24.054	0	238.865
93548	PHL Variable Insurance Company	6363.492	187775.603	0	0	0	194139.095
84506	PacifiCare Life Assurance Company	28.3	0	2.153	0	0	30.453
70785	PacifiCare Life and Health Insurance Company	4387.6	0	125882.218	0	0	130269.818
64343	Pacific Guardian Life Insurance Company, Limited	9335.442	13402.408	51.266	695.229	0	23484.345
97268	Pacific Life & Annuity Company	14571.809	3211.64	64709.21	239.577	6.6	82738.836
93459	Pan-American Assurance Company	6102.925	0	0	0	0	6102.925
67539	Pan-American Life Insurance Company	1299.554	76.026	6755.559	0	0	8131.139
93564	Paragon Life Insurance Company	12739.066	0	0	0	0	12739.066
60003	Park Avenue Life Insurance Company	2059.78	0	0	0	0	2059.78
64688	PartnerRe Life Insurance Company of the U.S.	0	0	0	0	0	0
94528	Pathmark Assurance Company	0	0	0	0	0	0
67598	Paul Revere Life Insurance Company (The)	1633.3	0	57375.279	51.97	0	59060.549
67601	Paul Revere Variable Annuity Ins Co (The)	521.27	0	0	17986.824	0	18508.094
67636	Peninsular Life Insurance Company	0	0	0.065	0	0	0.065
69337	Penn Diversified Insurance and Annuity Company	0	0	0	0	0	0
93262	Penn Insurance and Annuity Company (The)	1491.01	441.897	0	351.234	181.808	2465.949
67644	Penn Mutual Life Insurance Company (The)	35000.666	22.237	1989.423	50.223	21080.172	58142.721
63282	Penn Treaty Network America Insurance Company	265.775	1.071	48460.991	0	0	48727.837
67660	Pennsylvania Life Insurance Company	1602.198	16.693	4936.051	0	0	6554.942
66605	Peoples Benefit Life Insurance Company	11176.976	61880.057	6794.494	81.57	0	79933.097
67784	Philadelphia American Life Insurance Company	13.994	0	24.14	0	0	38.134
67814	Phoenix Life Insurance Co	57441.899	983.372	1754.99	13684.81	0	73865.071
69647	Phoenix National Insurance Co	374.483	4.992	0.16	0	0	379.635
72125	Physicians Life Insurance Company	17160.934	3715.717	1.009	212.522	0	21090.182

Life California Direct Premiums Written - 2002 (continued)

Figures taken from Insurers 2002 Annual Statement - Schedule-T (000's Omitted)

Foreign Insurers:

COCODE	Company Name	Life	Annuity	Disability	Deposit	Other_Cnsd	CA_TT_DPW
80578	Physicians Mutual Insurance Company	0	0	12023.545	0	0	12023.545
67873	Pioneer American Insurance Company	454.506	3.668	0	0	0	458.174
68330	Pioneer Life Insurance Company	2256.935	40.558	12913.802	0	0	15211.295
67911	Pioneer Mutual Life Insurance Company	6545.353	1530.115	0	45	0	8120.468
67946	Pioneer Security Life Insurance Company	72.392	1.518	0	0	0	73.91
68039	Presidential Life Insurance Company	1288.877	32200.731	0	5853.055	0	39342.663
65919	Primerica Life Insurance Company	189848.325	322.463	167.177	0	0	190337.965
61271	Principal Life Insurance Company	128218.306	150805.123	204424.315	1073532.597	6119.014	1563099.355
68047	Professional Insurance Company	38.055	0	2563.97	0	0	2602.025
71161	Progressive American Life Insurance Company	0	0	0	0	0	0
68128	Protected Home Mutual Life Insurance Company	62.55	4.717	4.093	0	0	71.36
68136	Protective Life Insurance Company	53675.331	29221.571	4688.766	10000	0	97585.668
88536	Protective Life and Annuity Insurance Co	56.874	0	0.19	0	0	57.064
67903	Provident American Life & Health Insurance Company	94.846	0	2118.695	0	0	2213.541
68195	Provident Life and Accident Insurance Company	21412.845	0	107852.381	0	0	129265.226
68225	Provident Mutual Life Insurance Company	45345.127	127.835	305.81	2254.188	0	48032.96
70866	Provident National Assurance Company	0	1.823	0	0	0	1.823
70750	Providentmutual Life and Annuity Co of America	752.275	1722.69	0	28.983	0	2503.948
79227	Pruco Life Insurance Company	103929.417	95507.921	0	8.419	0	199445.757
68241	Prudential Insurance Company of America (The)	486455.32	434684.261	82569.71	9453.366	1565769.72	2578932.377
66133	Prudential Select Life Ins Co of America	0	0	0	0	0	0
68284	Pyramid Life Insurance Company (The)	42.827	0	189.887	0	0	232.714
93572	RGA Reinsurance Company	0	0	0	0	0	0
65765	Reassure America Life Insurance Co	40153.633	167.491	18400.217	0	0	58721.341
67105	ReliaStar Life Insurance Company	107885.57	130340.279	43337.691	60177.51	0	341741.05
61360	ReliaStar Life Insurance Company of New York	8561.514	61.666	1390.046	0	0	10013.226
68357	Reliable Life Insurance Company (The)	89.44	0	2.14	0	0	91.58
72613	Reliance Life Insurance Company	-324.263	0	-26.656	0	0	-350.919
68381	Reliance Standard Life Insurance Company	33982.104	13075.501	49288.958	0	0	96346.563
68446	Republic-Vanguard Life Insurance Company	109.174	575.2	21.099	0	0	705.473
61506	Resource Life Insurance Company	106.157	0	128.669	0	0	234.826
68586	Rushmore National Life Insurance Company	179.319	1.455	0.055	0	0	180.829
60183	S.U.S.A. Life Insurance Company, Inc.	0	0	0	0	0	0
68608	SAFECO Life Insurance Company	13101.904	687776.599	29087.354	12187.942	0	742153.799
90581	SAFECO National Life Insurance Company	57.071	0	0	0	0	57.071
93246	Sage Life Assurance of America, Inc.	0	0	0	0	8131.323	8131.323
87572	Scottish Re (U.S.), Inc.	0	0	0	0	0	0
69914	Sears Life Insurance Company	2916.302	0	7866.085	0	0	10782.387
68675	Security Benefit Life Insurance Company	2818.666	122039.291	0	1200.284	0	126058.241
99414	Security Equity Life Insurance Company	63	0	0	0	0	63
68764	Security Financial Life Insurance Co.	5552.889	575.927	531.346	1994.787	0	8654.949
68721	Security Life Insurance Company of America	4924.647	89.022	16394.622	0	0	21408.291
68713	Security Life of Denver Insurance Company	105483.363	37752.342	0	759567.253	0	902802.958
68772	Security Mutual Life Insurance Company of New York	2307.905	593.02	153.44	8.632	0	3062.997
69485	Security National Life Insurance Company	316.822	155.141	9.238	1.424	0	482.625
91588	Security-Connecticut Life Insurance Company	39040.335	13.283	69.445	0	0	39123.063
68802	Sentinel Security Life Insurance Company	2152.686	0	0	0.694	0	2153.38
68810	Sentry Life Insurance Company	2205.318	6021.72	329.893	1.177	0	8558.108
80586	Servus Life Insurance Company	0	0	0	0	0	0
68950	Southland Life Insurance Company	55305.799	0.791	15.862	0	0	55322.452

Life California Direct Premiums Written - 2002 (continued)

Figures taken from Insurers 2002 Annual Statement - Schedule-T (000's Omitted)

Foreign Insurers:							
COCODE	Company Name	Life	Annuity	Disability	Deposit	Other_Cnsd CA	TT_DPW
91391	Southwestern Life Insurance Company	8242.337	30.74	20.441	24.587	0	8318.105
69019	Standard Insurance Company	72593.586	21772.581	151986.56	71461.116	0	317813.843
69051	Standard Life Insurance Company of Indiana	785.09	62104.66	0	32393.799	0	95283.549
86355	Standard Life and Accident Insurance Company	2241.826	134.79	11792.754	0	0	14169.37
69078	Standard Security Life Ins Co of New York	33.695	0	24667.102	0	0	24700.797
94498	State Farm Annuity and Life Insurance Company	0	0	0	0	0	0
69108	State Farm Life Insurance Company	251849.09	45967.09	0	0	0	297816.18
69116	State Life Insurance Company (The)	4297.962	25.211	1381.774	0	0	5704.947
94188	States West Life Insurance Company	14.184	0	6.573	0	0	20.757
89184	Sterling Investors Life Insurance Company	509.041	8.665	0	0	0	517.706
65021	Stonebridge Life Insurance Company	22451.185	0	69335.998	0	0	91787.183
79065	Sun Life Assurance Company of Canada (U.S.)	234484.092	251963.148	0	2930.035	0	489377.275
69256	SunAmerica Life Insurance Company	9926.232	10145.579	58.989	555.7	0	20686.5
69272	Sunset Life Insurance Company of America	15029.42	7.006	5.066	1235.898	0	16277.39
69310	Surety Life Insurance Company	24764.611	263.074	41.099	0	0	25068.784
82627	Swiss Re Life & Health America Inc.	0	0	0	0	0	0
93483	Swiss-Am Reassurance Company	0	0	0	0	0	0
69345	Teachers Ins and Annuity Association of America	24648.938	503319.352	5241.189	7543.718	0	540753.197
69604	Templeton Funds Annuity Company	0	0	0	0	0	0
69396	Texas Life Insurance Company	505.889	0	0	0	0	505.889
60142	Tiaa-Cref Life Insurance Co	692.006	101883.84	30.488	82713.327	0	185319.661
80829	Transamerica Assurance Company	12321.228	0	1296.492	0	0	13617.72
70688	Transamerica Financial Life Insurance Company	170.391	105395.164	144.79	20.207	2304.376	108034.928
86231	Transamerica Life Insurance Company	54643.91	608572.14	10256.284	0	6.658	673478.992
69507	Transamerica Life Insurance and Annuity Company	162.037	267451.105	0	633932.191	236069.273	1137614.606
67121	Transamerica Occidental Life Insurance Company	298908.537	62141.841	24520.036	327768.079	7558.218	720896.711
87726	Travelers Insurance Company (The)	126644.064	54892.73	24238.636	365085.976	0	570861.406
80950	Travelers Life and Annuity Company (The)	79310.599	347258.122	0	440.728	0	427009.449
71768	Trigon Health and Life Insurance Company	0	0	0	0	0	0
61425	Trustmark Insurance Company	1689.746	56.298	15565.369	0	0	17311.413
62863	Trustmark Life Insurance Company	0	0	0	0	0	0
84530	U.S. Financial Life Insurance Company	12620.924	0	0	0	0	12620.924
86371	ULLICO Life Insurance Company	5.011	0	0	0	0	5.011
62235	UNUM Life Insurance Company of America	119185.596	735.974	333851.643	261.268	0	454034.481
70955	USA Life One Insurance Company of Indiana	3.279	0	0	0	0	3.279
69663	USAA Life Insurance Company	48932.372	47540.812	12926.245	1770.383	0	111169.812
94358	USABLE Life	0	0	0	0	0	0
61247	USG Annuity & Life Company	761.219	199765.412	0	0	0	200526.631
80314	UniCARE Life & Health Insurance Company	6445.133	0	38803.5	0	0	45248.633
69701	Union Bankers Insurance Company	14.419	0.448	233.473	0	0	248.34
80837	Union Central Life Insurance Company (The)	32841.735	63413.41	7074.858	88.648	0	103418.651
62596	Union Fidelity Life Insurance Company	7034.818	42.031	14679.427	0	0	21756.276
69744	Union Labor Life Insurance Company (The)	9824.532	8.549	49795.269	0	0	59628.35
98884	Union Security Life Insurance Company	9130.731	0	12744.174	0	0	21874.905
81124	Union Standard of America Life Insurance Company	0	0	4.011	0	0	4.011
92916	United American Insurance Company	3183.747	1059.032	51833.243	0	0	56076.022
65269	United Benefit Life Insurance Company	-0.06	0	-29.232	0	0	-29.292
85766	United Concordia Insurance Company	0	0	24686.761	0	0	24686.761
97870	United Dental Care Insurance Company	0	0	24.848	0	0	24.848
91693	United Family Life Insurance Company	179.377	2.063	55.57	0.068	0	237.078

Life California Direct Premiums Written - 2002 (continued)

Figures taken from Insurers 2002 Annual Statement - Schedule-T (000's Omitted)

Foreign Insurers:

COCODE	Company Name	Life	Annuity	Disability	Deposit	Other_Cnsd CA	TT_DPW
87645	United Fidelity Life Insurance Company	1334.837	48.69	-0.069	19801.717	0	21185.175
79413	United HealthCare Insurance Company	512.314	0	393167.055	0	0	393679.369
63983	United Heritage Life Insurance Co	3749.886	5457.307	44.505	153.099	0	9404.797
69922	United Home Life Insurance Company	587.686	3.568	94.762	0	0	686.016
69930	United Insurance Company of America	24995.186	0.6	836.273	0.054	0	25832.113
94099	United Investors Life Insurance Company	15876.16	365.61	0	2571.05	0	18812.82
69876	United Life & Annuity Insurance Company	86.316	82.239	0.276	0	0	168.831
70106	United States Life Ins Co in the City of New York (The)	27987.828	6.5	50736.345	22.257	0	78752.93
63479	United Teacher Associates Insurance Company	40.34	8645.44	1389.207	0	0	10074.987
97179	United Wisconsin Life Insurance Company	0.796	0	2.339	0	0	3.135
72850	United World Life Insurance Company	281.789	0	0.355	0	0	282.144
69868	United of Omaha Life Insurance Company	79144.15	106857.019	35701.748	1603.593	13181.024	236487.534
70114	Unity Mutual Life Insurance Company	153.735	72.526	2.201	0	0	228.462
70157	Universal Life Insurance Company	10.599	0	5.779	0	0	16.378
70173	Universal Underwriters Life Insurance Company	1638.547	0	-0.182	0	0	1638.365
63738	Utica National Life Insurance Company	30.424	48.07	0	0	0	78.494
70211	Valley Forge Life Insurance Company	105148.137	933.579	81.9	-319.409	0	105844.207
70238	Variable Annuity Life Insurance Company (The)	0	401723.482	0	578.745	0	402302.227
81027	Veterans Life Insurance Company	8085.988	0	1421.338	0	0	9507.326
84549	Vista Life Insurance Company	0	0	0	0	0	0
66699	Voyager Life Insurance Company	384.244	0	656.13	0	0	1040.374
70319	Washington National Insurance Company	855.449	153.578	1575.964	0	0	2584.991
85537	Wellington Life Insurance Company	0	0	5712.71	0	0	5712.71
70335	West Coast Life Insurance Company	91869.064	30.881	48.372	0	0	91948.317
91413	Western Reserve Life Assurance Co of Ohio	218053.235	175921.644	0	0	0	393974.879
73474	Western Security Life Insurance Company	0	0	0	0	0	0
70483	Western and Southern Life Insurance Company (The)	6425.209	0.1	128.792	0	0	6554.101
92622	Western-Southern Life Assurance Company	3358.845	28432.462	0	0	0	31791.307
92142	Westthrift Life Insurance Company	1.22	0	1.142	0	0	2.362
78301	Westward Life Insurance Company	198.081	0	9.677	0	0	207.758
70602	Woodmen Accident and Life Company	2448.908	824.915	446.139	289.057	0	4009.019
78409	Workmen's Life Insurance Company	0	0	0	0	0	0
70629	World Insurance Company	231.733	3.51	607.685	0	0	842.928
70661	Zurich Life Insurance Company of America	19393.11	4.9	0	0	0	19398.01

Total Foreign Insurers: 484

Total	1,114,721	22,614,500	6,489,927	5,474,686	6,508,123	52,201,956
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Total CA and Foreign Insurers: 518

Grand Total	11,720,846	22,787,716	8,176,321	5,722,783	7,067,068	55,474,734
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**TABLE NO. 2 - PROPERTY & CASUALTY INSURERS ASSETS & LIABILITIES
AS OF DECEMBER 31, 2002**

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Alien Insurers:									
34886	Chiyoda Fire & Marine Ins Co, Ltd. (The) (US Branch)	33,865	22,133	11,733	-335	2,302	-214	0	0
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	140,565	76,542	64,024	-13,659	2,366	-6,764	2,857	5,389
11266	Gerling Global Reinsurance Corp U.S. Branch	393,904	345,763	48,142	-70,514	15,576	-47,662	0	0
10048	Hyundai Marine & Fire Insurance Co., Ltd.	22,673	15,595	7,079	-746	804	-910	1,113	1,100
37800	LG Ins Co, Limited (United States Branch)	34,844	22,612	12,232	-14	1,372	3,984	2,696	1,759
32301	Nichido Fire and Marine Ins Co, Limited (The)	87,052	46,694	40,357	-4,459	3,832	1,354	1,600	3,105
27073	Nipponkoa Insurance Company, Limited	154,894	103,680	51,214	-5,476	7,551	2,839	6,691	4,417
38997	Nissan Fire & Marine Ins Co, Limited (The) (U.S. Branch)	25,783	3,468	22,315	-2,437	1,454	-627	1,916	2,114
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	44,696	27,756	16,940	3,599	1,330	3,637	0	0
12904	Tokio Marine and Fire Ins Co, Limited (The)	1,111,936	785,652	326,285	-27,159	42,961	27,867	139,790	108,599
31526	Wawanesa Mutual Insurance Company (The)	250,051	80,170	169,881	-2,096	12,986	7,560	64,973	51,904
Total Alien Insurers: 11									
	Total	2,300,265	1,530,063	770,201	-123,296	92,534	-8,937	221,636	178,387
California Insurers:									
36404	21st Century Casualty Company	10,267	874	9,393	0	471	309	760	167
12963	21st Century Insurance Company	1,086,322	700,514	385,808	-96,836	52,208	1773	971,679	625,801
35300	Allianz Insurance Company	4,285,379	1,640,386	2,644,993	-147,407	23,747	434,618	76,773	51,505
36420	Allianz Underwriters Insurance Company	102,519	60,148	42,371	-5,343	5,304	-7,281	5	18,057
36528	Allied Insurance Company	11,315	227	11,088	-7	668	430	1	5
19489	Allied World Assurance Company (U.S.) Inc.	70,190	39,768	30,423	3,198	4,939	-61,256	466	62
10216	American Contractors Indemnity Company	47,351	28,724	18,627	1,580	3,261	2,406	35,984	7,955
10819	American Equity Specialty Insurance Company	41,381	28,731	12,650	-3,229	1,095	5,039	8,745	8,555
43761	American International Ins Co of California, Inc.	48,179	32,627	15,552	-884	1,481	538	72,177	36,715
40800	American Sterling Insurance Company	9,135	993	8,142	-1,208	-683	-1,784	981	1,517
31380	American Surety Company	8,339	1,801	6,538	1,153	144	508	1,420	16
40010	Anchor General Insurance Company	20,867	11,158	9,710	-35	353	1,499	27,791	19,653
19801	Argonaut Insurance Company	1,025,995	768,035	257,960	-102,125	66,560	-11,241	50,465	44,028
21865	Associated Indemnity Corporation	114,989	74,858	40,132	-14,114	7,796	1,261	65,228	32,782
27189	Associated International Insurance Company	218,322	140,392	77,930	-17,416	12,537	-2,410	17,224	21,245
24813	Balboa Insurance Company	692,139	385,280	306,859	-36,680	23,679	-10,121	50,997	21,961
10830	Business Alliance Insurance Company	13,317	7,414	5,902	-557	365	367	9,547	2,681
11166	C-F Insurance Company	2,057	32	2,025	-18	55	23	0	0
36340	CAMICO Mutual Insurance Company	96,616	67,404	29,212	-1,645	3,426	896	22,645	10,670
10929	CII Insurance Company	13,725	5,704	8,021	-526	573	-348	0	0
20435	CNA Casualty of California	33,426	9,586	23,840	0	21,370	-68,584	-18	-64,756
18953	CSE Safeguard Insurance Company	66,024	45,725	20,299	-7,163	2,595	-4,657	34,008	29,635
18961	CalFarm Insurance Company	108,971	39	108,931	0	4,581	5,957	0	0
38342	California Automobile Insurance Company	124,204	97,848	26,356	-2,954	2,941	-1,541	147,412	85,262
13544	California Capital Insurance Company	266,397	144,729	121,667	-15,671	10,323	-4,073	158,302	85,006
27464	California Casualty & Fire Insurance Company	43,672	24,429	19,243	-5,136	1,556	-3,378	0	2,882
10063	California Casualty Compensation Insurance Company	104,164	48,319	55,845	-397	5,682	4,372	0	1,596
35955	California Casualty General Insurance Company	70,372	38,744	31,628	-7,471	3,579	-4,037	0	334
20117	California Casualty Indemnity Exchange (The)	396,667	118,788	277,880	-23,814	-13,744	-42,892	132,645	94,841
20125	California Casualty Insurance Company	135,819	48,857	86,961	-10,273	2,705	-14,347	28,269	14,871

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
31046	California General Underwriters Ins Co, Inc.	11,863	143	11,720	161	733	737	0	0
32271	California Indemnity Insurance Company	331,833	241,103	90,730	-29,051	13,793	-16,051	51,235	101,982
38865	California Insurance Company	7,664	59	7,605	-128	284	138	0	3,568
15539	California State Automobile Assoc Inter-Ins Bureau	3,855,429	2,100,292	1,755,137	-82,526	152,549	-110,645	1,699,505	1,047,028
10520	Care West Insurance Company	33,127	28,407	4,720	-4,530	952	-3,609	10,905	10,775
26905	Century-National Insurance Company	411,355	326,838	84,517	-22,857	16,555	-6,981	154,343	82,817
42242	Citation Insurance Company	34,056	16,390	17,666	188	2,101	1,037	0	2,143
10315	Civic Property and Casualty Company	158,425	115,855	42,570	-3,468	8,274	2,182	385	1,142
10693	Civil Service Employees Insurance Company	128,951	86,981	41,969	-14,325	1,860	-15,526	84,452	45,539
36412	Claremont Liability Insurance Company	20,744	7,939	12,805	679	725	1,264	22,729	7,417
25089	Coast National Insurance Company	232,295	170,989	61,305	-20,955	3,665	9,511	312,217	186,290
13161	Commerce West Insurance Company	61,815	33,831	27,984	-3,373	2,628	432	40,861	26,029
32280	Commercial Casualty Insurance Company	36,065	25,558	10,507	-2,102	1,717	-2,271	69,497	50,218
15555	Commercial Fishermen's Inter-Insurance Exchange	495	141	353	-51	10	-18	0	0
20923	Continental Reinsurance Corporation	239,801	168,103	71,698	-8,955	19,889	17,101	0	0
14010	Crusader Insurance Company	110,624	84,365	26,258	-12,647	5,242	-1,261	42,591	34,245
10855	Cypress Insurance Company	266,662	116,971	149,691	-13,433	7,485	-5,191	23,887	32,014
19285	Danielson Insurance Company	12,435	6,582	5,853	-1,409	-128	-813	0	0
19269	Danielson National Insurance Company	13,366	6,554	6,812	-1,502	-249	-1,575	199	4,812
40975	Dentists Insurance Company (The)	180,796	79,348	101,448	1,097	9,828	-3,103	27,509	12,865
34495	Doctors' Company, An Interinsurance Exchange (The)	1,338,878	997,466	341,412	-101,508	23,042	-42,554	108,991	74,527
12890	Eagle West Insurance Company	37,089	18,971	18,118	-2,239	2,086	-39	7,776	2,923
11555	Employers Direct Insurance Company	50,305	106	50,199	0	17	50,199	0	0
30210	Esurance Property and Casualty Insurance Company	87,638	1,221	86,417	2	7,721	-42,199	10,364	3,629
10318	Exact Property and Casualty Company	159,875	117,273	42,602	-3,484	7,893	2,231	5,004	1,560
18864	Fairmont Insurance Company	22,967	2	22,965	0	1,043	627	26,711	51,619
21652	Farmers Insurance Exchange	8,599,401	6,554,337	2,045,064	-258,610	259,784	75,511	2,076,102	1,042,882
10873	Farmers Reinsurance Company	1,009,423	251,835	757,588	-29,111	18,671	-8,836	0	0
25180	Fidelity National Insurance Company	15,800	4,488	11,312	-1,633	465	1,077	4,818	1,984
19852	Financial Indemnity Company	53,286	26,200	27,086	-3,409	1,932	484	132,047	81,290
31453	Financial Pacific Insurance Company	118,743	90,792	27,950	-1,734	5,162	4,594	64,099	33,221
21660	Fire Insurance Exchange	1323,025	1,014,605	308,420	-36,446	53,519	6,681	932,698	464,907
21873	Fireman's Fund Insurance Company	10,268,593	8,029,103	2,239,490	-1,057,751	7,650	294,096	537,420	462,980
37710	First American Property & Casualty Insurance Co	58,850	35,991	22,859	-7,627	1,046	4,375	6,262	3,127
34525	First American Specialty Insurance Company	50,440	37,282	13,158	-3,019	1,720	5,720	66,601	22,518
29688	Forestview Mortgage Insurance Co.	18,719	4,285	14,434	0	934	-3,349	0	0
11512	Fremont Employers Insurance Company	146,297	65,652	80,646	-11,774	571	80,646	664	259
21040	Fremont Indemnity Company	821,631	1,112,241	-290,610	-403,875	74,121	-327,513	7,121	528,843
10201	Galway Insurance Company	30,719	10,899	19,820	-1,047	1,477	532	14,127	8,811
30007	General Fidelity Insurance Company	141,051	8,492	132,558	6,024	7,175	9,308	0	0
39861	Golden Bear Insurance Company	33,638	26,358	7,280	616	727	2,103	32,366	7,916
10836	Golden Eagle Insurance Corporation	724,746	517,851	206,895	-17,332	36,299	16,767	59,455	17,435
39527	Heritage Indemnity Company	230,573	106,518	124,055	-6,270	14,581	7,663	3,131	6,564
11005	Homesite Insurance Co of California	8,957	2,532	6,425	-297	262	32	5,815	2,178
22756	Horace Mann Property & Casualty Insurance Co	55,324	36,479	18,845	890	2,245	2,567	20,828	11,777

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
25550	Indemnity Company of California	12,200	5,904	6,296	640	608	862	4,174	319
27847	Insurance Company of the West	495,689	307,058	188,631	-28,479	41,375	31,212	53,781	33,905
15598	Interinsurance Exchange of the Automobile Club	3,527,469	1,714,585	1,812,884	19,316	95,214	-16,305	1,643,628	985,199
35637	Landmark Insurance Company	167,243	89,613	77,630	1,822	7,230	7,357	98	-23,966
36706	Lawyers' Mutual Insurance Company	147,389	86,350	61,039	-593	7,130	1,605	26,891	5,020
42269	Majestic Insurance Company	115,843	89,444	26,399	855	4,637	2,841	68,042	42,205
23876	Mapfre Reinsurance Corporation	173,169	63,227	109,941	-3,245	10,988	7,438	0	672
32433	Medical Insurance Exchange of California	254,937	147,608	107,329	-15,842	8,595	-6,362	29,471	18,642
15768	Merced Mutual Insurance Company	12,778	4,566	8,212	-361	239	-912	5,344	2,664
11908	Mercury Casualty Company	1,439,091	555,581	883,510	-22,964	70,773	-39,823	514,559	295,519
27553	Mercury Insurance Company	1,167,388	627,901	539,488	23,697	23,946	-19,404	929,466	531,714
24821	Meritplan Insurance Company	41,026	27,510	13,516	-1,634	831	-633	50,443	10,101
21687	Mid-Century Insurance Company	2,634,516	2,120,922	513,595	-244,815	173,576	4,718	207,497	153,371
27480	Mid-State Mutual Insurance Company	11,912	6,798	5,114	-1,073	665	-820	7,495	3,146
10920	Millennium Insurance Company	7,137	586	6,551	-2	238	974	5,889	7,480
23540	Monterey Insurance Company	29,252	18,371	10,881	-2,239	1,539	-393	10,555	4,060
23671	National American Insurance Company of California	94,107	74,634	19,473	-13,174	-7,141	-17,194	42,962	33,943
10317	Neighborhood Spirit Property and Casualty Company	161,981	118,490	43,491	-3,493	8,300	2,322	15,834	5,951
33200	Norcal Mutual Insurance Company	786,918	564,704	222,214	-12,076	39,613	-45,819	162,656	63,583
41408	Pacific Automobile Insurance Company	13,332	8,132	5,199	-987	1,047	-773	767	2,171
40380	Pacific Eagle Insurance Company	26,355	10,667	15,688	-273	-392	-253	15,862	6,826
37338	Pacific Insurance Company	81,811	49,121	32,691	-2,990	5,543	13,834	0	1,625
23930	Pacific National Insurance Company	40,503	38,313	2,190	-4,327	3,311	-3,385	1,207	4,749
40550	Pacific Pioneer Insurance Company	21,095	14,022	7,074	-1,140	780	-1,987	5,271	6,052
11048	Pacific Property and Casualty Company	21,399	10,958	10,441	-73	435	299	15,388	8,019
10887	Pacific Select Property Insurance Co	43,638	10,231	33,407	1,695	1,757	2,738	24,834	0
37850	Pacific Specialty Insurance Company	142,501	85,856	56,645	-1,077	3,708	1,164	95,278	34,998
10900	Preferred Employers Insurance Company	51,750	39,447	12,303	104	1,673	911	70,430	41,184
37605	Progressive Marathon Insurance Company	49,690	27,159	22,531	216	2,021	2,039	141,738	78,265
27804	Progressive West Insurance Company	66,832	45,762	21,070	100	1,571	3,170	169,895	81,711
22179	Republic Indemnity Company of America	630,325	443,953	186,372	6,417	35,477	8,687	56,095	50,954
43753	Republic Indemnity Company of California	32,657	22,656	10,001	198	1,136	687	150,869	81,843
15776	Residence Mutual Insurance Company	35,922	20,099	15,823	934	1,130	1,892	27,433	8,094
10970	Response Indemnity Company of California	6,971	1,073	5,898	121	625	556	830	795
11001	Riverport Insurance Co of California	23,588	12,856	10,731	-774	786	-235	16,279	8,879
10352	SCPIE Indemnity Company	821,753	665,968	155,785	-88,537	43,055	32,274	101,675	42,255
10939	Safeway Direct Insurance Company	9,524	3,652	5,873	-1,229	424	-901	4,700	4,129
10837	San Diego Insurance Company	50,316	6,040	44,277	0	6,463	3,453	0	0
21911	San Francisco Reinsurance Company	270,875	43,830	227,045	-886	27,138	16,703	0	0
22985	Sequoia Insurance Company	102,616	70,315	32,302	-6,654	4,975	3,030	67,900	38,589
35041	Sierra Pacific Insurance Company	3,631	318	3,313	-163	214	-300	815	0
36790	Springfield Insurance Company	48,523	37,751	10,772	-315	1,551	832	25,889	18,888
35076	State Compensation Insurance Fund	11,623,496	10,174,134	1,449,361	-866,486	572,688	17,979	5,492,547	4,785,193
42277	Sterling Casualty Insurance Company	49,825	41,988	7,837	-2,892	-297	-10,528	84,947	53,948
12793	Surety Company of the Pacific	18485	13,171	5,314	-403	748	-92	9,679	1,518

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
32107	Sutter Insurance Company	51,959	31,740	20,219	-1,964	2,158	398	35,957	15,969
25496	TIG Indemnity Company	20,491	217	20,274	0	1,179	-145	10,599	5,363
25534	TIG Insurance Company	3492,243	2,396,986	1,095,258	-266,917	217,330	-208,553	98,604	46,116
25518	TIG Premier Insurance Company	39,777	4,066	35,711	0	1,670	-2,954	26,316	50,023
25445	TIG Specialty Insurance Company	27,842	208	27,634	0	1,899	-737	10,186	6,983
18031	TOPA Insurance Company	134,266	88,743	45,523	-4,810	3,856	7,933	100,035	43,144
21709	Truck Insurance Exchange	1,357,002	1,081,446	275,557	-37,586	-69,185	-25,057	311,218	353,559
10004	Ulico Standard of America Casualty Company	42,756	37,338	5,419	-12,595	-1,185	-81	0	0
14133	Valley Insurance Company	28,691	17,771	10,920	-6,154	1,476	-8,272	21,019	33,836
42285	Veterinary Pet Insurance Company	40,680	34,528	6,152	656	635	2,170	16,656	8107
10079	Vintage Insurance Company	17,969	1,557	16,412	-155	1,872	1,188	273	739
10683	Wawanesa General Insurance Company	178,767	114,983	63,784	-15,841	5,708	35,798	118,581	89406
27502	Western General Insurance Company	63,655	47,779	15,877	1,024	1,427	3,393	72,748	46583
13625	Western Mutual Insurance Company	23,298	13,286	10,012	602	481	1,010	7,308	3509
10997	Western Select Insurance Company	15,335	4,375	10,960	-57	608	407	354	3731
10935	Western Underwriters Insurance Company	10,359	3,023	7336	187	826	638	0	0
37770	Western United Insurance Company	67,058	34,754	32,304	-942	2,395	5,486	77,837	45199
24635	Westward Insurance Company	4,167	211	3,955	-203	244	49	94	69
25780	Williamsburg National Insurance Company	15,759	4,531	11,228	-1,504	495	86	4,463	8765
13250	Workmen's Auto Insurance Company	71,574	46,298	25,276	291	3,236	-698	47,869	32635
30120	ZNAT Insurance Company	26,395	18,743	7,652	-560	938	552	4,453	2599
13269	Zenith Insurance Company	1,245,747	935,937	309,810	-27,310	63,731	57,344	314,118	207293
Total California Insurers: 142									
Total		73,365,131	50,699,406	22,665,725	-4300,716	2,475,338	101,542	20,217,456	14170724
Foreign Insurers:									
22896	ACA Financial Guaranty Corporation	304,938	181,303	123,635	-6,174	14,420	16,833	8,746	0
19984	ACIG Insurance Company	138,489	102,555	35,934	5,619	3,507	9,628	1,202	376
22950	ACSTAR Insurance Company	59,810	33,344	26,466	-206	1,967	-1,818	624	56
19399	AIU Insurance Company	1,752,965	1,372,620	380,345	-3,898	-8,181	-45,394	2,951	16,523
27928	AMEX Assurance Company	348,068	171,630	176,438	66,011	12,746	4,960	78,785	38,352
10367	AVEMCO Insurance Company	172,854	67,176	105,679	20,260	6,408	-1,412	11,665	4,614
29530	AXA Art Insurance Corporation	57,767	38,799	18,967	597	2,068	1,394	5,970	827
36552	AXA Corporate Solutions Reinsurance Company	1,396,443	1,119,046	277,397	-31,138	5,515	24,480	0	0
11835	AXA Re America Insurance Company	83,683	45,907	37,777	-1,152	2,085	894	24,638	4,270
16187	AXA Re Property and Casualty Insurance Co	233,098	156,897	76,201	-13,919	5,278	-44,665	30,644	5,432
20010	Acceptance Indemnity Insurance Company	64,096	43,556	20,540	69	-1,680	572	27,450	19,682
26379	Accredited Surety and Casualty Company, Inc.	28,594	17,679	10,915	1,445	258	472	1,682	10
22667	Ace American Insurance Co	2,964,123	2,488,655	475,469	-70,072	-13,360	66,358	254,667	232,054
22705	Ace American Reinsurance Co	513,188	333,342	179,846	26,102	4,216	37,509	0	0
20702	Ace Fire Underwriters Insurance Co	74,446	26,386	48,060	-419	2,750	1,717	28,684	27,148
10030	Ace Indemnity Insurance Co	19,987	9,614	10,373	-419	778	1,251	2,468	2,320
20699	Ace Property and Casualty Insurance Co	2,570,574	2,111,362	459,213	-67,009	2,782	-58,970	48,173	22,442
40517	Advantage Workers Compensation Insurance Co	15,217	3,048	12,169	231	707	907	0	0
33898	Aegis Security Insurance Company	53,415	24,898	28,517	1,155	1,042	2,843	22,210	13,361
36153	Aetna Insurance Company of Connecticut	37,887	11,619	26,268	14,241	1,378	-6,282	8,661	12,355

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
10014	Affiliated FM Insurance Company	571,150	401,299	169,851	17,243	15,579	28,185	58,555	21,591
42757	Agri General Insurance Company	172,202	47,420	124,781	-10,006	4,604	-22,934	9,705	8,000
38733	Alaska National Insurance Company	396,533	237,611	158,923	377	14,231	3	33,035	21,958
24899	Allea North America Insurance Company	236,478	130,577	105,901	-17,058	5,870	5,648	28,372	6,622
20222	All America Insurance Company	131,600	77,756	53,844	-1,314	4,816	3,784	0	100
13285	Allegheny Casualty Company	23,211	10,911	12,300	192	580	-903	8,432	0
20273	Alliance Assurance Company of America	12,706	0	12,706	-48	297	376	0	0
42579	Allied Property and Casualty Insurance Company	77,876	248	77,628	0	4,748	3,463	106,270	68,612
41840	Allmerica Financial Benefit Insurance Co	13,317	50	13,267	0	693	673	0	0
19240	Allstate Indemnity Company	128,499	34,317	94,182	0	7,172	-2,532	902,563	600,569
19232	Allstate Insurance Company	39,100,283	25,339,740	13,760,543	-207,759	1,305,821	-12,184	1,317,314	710,623
17230	Allstate Property and Casualty Insurance Company	21,597	2,606	18,992	0	1,080	-1,050	139,803	95,192
42390	AmGUARD Insurance Company	134,613	104,969	29,643	-3,688	4,990	-28	0	0
18708	Ambac Assurance Corporation	6,114,837	3,887,399	2,227,438	338,000	322,792	231,154	162,805	4
19100	Amco Insurance Company	621,340	241,784	379,556	0	27,019	17,868	339,712	226,718
19720	American Alternative Insurance Corporation	378,968	269,291	109,677	15,479	5,624	1,262	18,141	23,921
10073	American Ambassador Casualty Company	37,126	12,217	24,909	0	1,699	1,357	0	0
21849	American Automobile Insurance Company	268,996	187,144	81,852	-35,429	18,355	3,607	88,800	72,763
10111	American Bankers Insurance Company of Florida	1,081,515	868,638	212,877	-12,819	31,947	-7,236	74,454	17,978
10138	American Bonding Company	5,376	8,205	-2,828	-23	-1,554	-837	6	-366
20427	American Casualty Company of Reading, Pennsylvania	95,626	12,767	82,860	0	323,841	-369,447	114,666	-41,245
10391	American Centennial Insurance Company	41,949	20,449	21,500	-8,192	1,342	-13,340	0	3,891
19690	American Economy Insurance Company	1,339,782	965,744	374,038	-33,408	61,786	42,940	60,952	33,296
37990	American Empire Insurance Company	47,046	24,651	22,396	2,847	2,190	723	0	-2
20613	American Employers' Insurance Company	397,470	277,919	119,550	-8,353	15,570	15,862	2,402	4,528
23450	American Family Home Insurance Company	321,996	248,769	73,227	-244	7,514	1,243	6,009	1,923
43699	American Federation Insurance Company	20,066	7,749	12,316	62	559	526	7,563	3,309
24066	American Fire and Casualty Company	308,879	196,443	112,435	-7,143	18,808	8,043	1	4,306
40398	American Fuji Fire and Marine Insurance Company	103,444	25,350	78,094	-904	5,553	4,473	0	0
24376	American General Indemnity Co	21,543	10,880	10,662	-65	1,201	-13,385	2,381	523
31208	American General Property Insurance Company	90,518	19,167	71,351	3,089	3,557	7,389	0	0
16403	American Growers Insurance Company	121,745	132,356	-10,611	-83,779	1,194	-86,046	9,492	10,773
26247	American Guarantee and Liability Insurance Company	88,403	741	87,662	0	11,751	-62,993	98,902	39,028
13331	American Hardware Mutual Insurance Company	209,980	127,913	82,066	-14,689	7,960	-18,408	12,836	6,655
39152	American Healthcare Indemnity Company	122,750	83,234	39,516	-4,311	4,477	2,180	27,659	18,800
19380	American Home Assurance Company	12,988,912	10,105,607	2,883,305	-631,774	229,194	-635,233	331,135	321,461
19518	American Indemnity Company	69,454	30,135	39,319	-30	2,194	2,000	0	20
21857	American Insurance Company (The)	1,157,403	860,989	296,414	-162,383	91,992	56,279	136,803	110,727
31895	American Interstate Insurance Company	355,937	269,558	86,378	1,794	7,520	5,238	-184-329	
10200	American Live Stock Insurance Company	57,165	20,465	36,701	310	1,467	-3,242	393	62
30562	American Manufacturers Mutual Insurance Company	631,771	401,031	230,739	-21,118	19,349	-7,245	184,600	117,342
43630	American Merchants Casualty Company	28,019	17,504	10,514	-1,046	1,161	-41	0	0
16810	American Mercury Insurance Company	155,869	92,453	63,416	-5,253	3,984	-1,137	6,830	3,819
23469	American Modern Home Insurance Company	582,535	441,662	140,873	-560	14,108	2,366	19,815	6,771
22918	American Motorists Insurance Company	1,147,233	760,865	386,368	-39,428	50,402	-37,982	126,505	57,496
39942	American National General Insurance Company	93,521	48,128	45,393	-2,530	4,750	2,573	0	0
28401	American National Property and Casualty Company	689,694	441,529	248,165	-13,049	22,818	69,249	3,813	1,548
12084	American Professionals Insurance Company	7,131	535	6,596	0	313	216	0	0
18910	American Protection Insurance Company	11,560	214	11,346	0	579	361	99,039	90,577
10227	American Re-Insurance Company	14,342,066	12,112,034	2,230,032	-2,110,009	420,751	-413,061	0	-1,557

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
19615	American Reliable Insurance Company	306,332	246,148	60,184	-4,882	7,892	-2,016	17,655	3,214
19631	American Road Insurance Company (The)	650,927	356,969	293,958	64,954	25,092	13,380	11,687	3,135
39969	American Safety Casualty Insurance Company	96,003	66,477	29,525	748	1,305	4,925	7,380	8,007
42978	American Security Insurance Company	537,518	360,625	176,892	10,457	24,444	4,268	94,952	15,966
19704	American States Insurance Company	1,838,430	1,368,810	469,620	-45,340	88,868	92,171	147,013	39,684
19712	American States Insurance Company of Texas	19,898	197	19,701	0	1,036	878	3,964	870
37214	American States Preferred Insurance Company	196,778	138,589	58,189	-4,773	9,549	7,966	22,687	13,625
40142	American Zurich Insurance Company	94,622	0	94,622	0	6,843	19,336	47,183	43,901
24589	American and Foreign Insurance Company	413,710	362,549	51,161	-45,858	15,407	-25,725	17,026	9,061
27898	Americas Insurance Company	24,073	10,391	13,681	-187	1,013	412	0	22
30872	Amerin Guaranty Corporation	307,272	10,826	296,446	-15,013	19,297	-2,356	2,873	3,569
23396	Amerisure Mutual Insurance Company	1,149,205	847,355	301,850	-18,322	41,108	-18,100	857	750
19976	Amica Mutual Insurance Company	2,825,817	1,560,192	1,265,624	-43,525	196,376	-163,634	61,492	32,919
11150	Arch Insurance Company	460,288	212,538	247,750	-14,600	7,158	209,117	54,569	41,630
19860	Argonaut Great Central Insurance Company	131,470	96,119	35,351	-6,208	3,817	-3,679	-7	-188
19828	Argonaut-Midwest Insurance Company	98,693	55,461	43,232	-7,268	4,560	1,523	555	-964
19844	Argonaut-Southwest Insurance Company	18,485	5,981	12,504	-771	877	-944	8,323	1,784
31887	Arkwright Insurance Company	233,145	15,759	217,386	-100	-10,374	-18,349	0	0
41459	Armed Forces Insurance Exchange	144,389	55,257	89,132	-11,716	2,736	-11,416	5,568	3,714
21296	Associates Insurance Company	267,077	159,361	107,716	28,960	34,292	-232,265	7,767	7,102
19305	Assurance Company of America	16,652	61	16,591	0	1,007	950	54,340	54,242
41769	Athena Assurance Company	174,859	127,584	47,275	-1,484	10,082	3,533	19,611	10,227
21792	Atlanta Casualty Company	268,442	193,312	75,130	-3,019	15,973	-50,985	1,896	1,914
20931	Atlanta International Insurance Company	21,615	12,118	9,497	806	984	-330	0	-20
31925	Atlanta Specialty Insurance Company	12,113	237	11,876	-3	720	490	171	136
22209	Atlantic Insurance Company	64,358	44,391	19,968	-3,095	3,001	-904	41	4
19895	Atlantic Mutual Insurance Company	1,497,323	1,041,680	455,643	-55,898	11,123	35,250	99,567	73,502
27154	Atlantic Specialty Insurance Company	78,400	28,789	49,611	-1,541	3,666	3,202	11	3
18333	Atlas Assurance Company of America	1,164,309	754,751	409,558	-45,902	51,847	15,129	0	454
38245	BCS Insurance Company	243,672	134,430	109,242	4,916	9,408	4,598	24,605	16,868
18538	BancInsure, Inc.	66,483	46,205	20,278	-1,371	1,536	-1,970	8,844	1,563
33162	Bankers Insurance Company	78,737	53,893	24,844	-4,777	1,660	2,551	22,761	3,097
23132	Bankers Multiple Line Insurance Company	8,247	454	7,793	-365	266	453	0	0
18279	Bankers Standard Insurance Company	118,182	96,893	21,289	-4,400	2,232	-878	2,575	-37
41394	Benchmark Insurance Company	57,731	38,728	19,002	782	833	3,930	7	10
32603	Berkley Insurance Company	2,615,384	1,858,214	757,170	-74,919	81,575	134,076	6,030	2,944
29580	Berkley Regional Insurance Company	1,377,168	987,436	389,732	49,086	44,112	63,543	0	0
19402	Birmingham Fire Insurance Company of Pennsylvania	2,151,759	1,630,443	521,316	-89,126	35,692	-23,165	4,250	3,120
20095	Bituminous Casualty Corporation	575,219	384,657	190,562	-1,184	27,637	-6,472	3	-148
20109	Bituminous Fire and Marine Insurance Company	245,351	174,576	70,775	-4,688	12,802	-3,675	0	331
24503	Blue Ridge Insurance Company	148,809	98,193	50,616	-1,446	-1,644	-1,648	1	433
20761	Boston Old Colony Insurance Company	72,950	49,463	23,486	-2,985	5,231	9,702	0	959
13528	Brotherhood Mutual Insurance Company	176,320	123,620	52,701	4,924	3,439	2,671	0	0
30082	C.P.A. Insurance Company	8,530	1,714	6,816	-473	62	-1,194	61	41
22004	CIM Insurance Corporation	39,172	25,234	13,938	0	682	486	2,832	1,457
29114	CMG Mortgage Assurance Co	9,351	1,100	8,251	-468	450	148	3	0
40266	CMG Mortgage Insurance Company	184,769	103,660	81,109	8,093	6,571	10,904	5,695	41
35165	CORPA Reinsurance Company	65,549	41,298	24,251	-953	4,435	-6,735	0	0
10847	CUMIS Insurance Society, Inc.	788,537	521,712	266,824	-21,263	17,284	-11,523	41,967	30,57
21946	Camden Fire Insurance Association (The)	691,152	412,369	278,783	-13,922	26,387	-14,141	-22	6

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
10464	Canal Insurance Company	775,742	390,446	385,296	1,086	22,149	-3,417	0	-40
20877	Capital Markets Assurance Corporation	105,419	2,326	103,093	-2,446	5,449	5,731	41	0
30180	Capital Reinsurance Company	1,042,666	755,706	286,960	11,301	51,145	-47,063	449	0
10510	Carolina Casualty Insurance Company	450,460	313,828	136,633	-6,952	14,549	57,625	73,140	39,137
10175	Cascade National Insurance Company	22,620	16,565	6,055	-1,803	361	-1,637	8,086	6,464
11255	Caterpillar Insurance Company	27,402	17,115	10,287	-519	849	-449	4,082	415
10561	Catholic Relief Insurance Company of America	42,451	14,934	27,517	2,561	1,570	3,106	0	50
19909	Centennial Insurance Company	492,989	320,124	172,866	-17,441	19,558	22,282	35,327	23,873
20230	Central Mutual Insurance Company	667,587	411,347	256,241	-6,899	12,718	8,760	0	6,978
20249	Central National Insurance Company of Omaha (The)	44,978	32,495	12,483	-11,482	1,060	-9,701	0	3,776
34274	Central States Indemnity Co. of Omaha	241,423	72,340	169,083	-1,360	17,901	7,880	22,607	3,666
34649	Centre Insurance Company	811,684	727,529	84,155	-19,587	25,665	-7,637	11,596	12,149
42765	Centurion Casualty Company	263,776	46,154	217,622	20,458	13,231	24,468	0	0
11711	Century American Casualty Company	5,415	365	5,050	-261	128	254	0	658
20710	Century Indemnity Company	1,066,581	1,036,201	30,380	-190,231	42,030	-120,181	0	667
35130	Century Reinsurance Company	89,865	20,417	69,447	-322	4,465	3,025	0	0
10642	Cherokee Insurance Company	60,222	36,652	23,570	3,014	1,361	9,696	0	0
22810	Chicago Insurance Company	224,982	144,215	80,767	-21,097	15,486	-4,529	50,464	13,617
12777	Chubb Indemnity Insurance Company	137,070	108,132	28,938	-2,582	4,210	8,731	5	0
10052	Chubb National Insurance Company	110,586	81,266	29,320	-2,584	5,000	7,014	156	-28
10669	Church Insurance Company (The)	68,129	49,078	19,051	-7,255	3,265	694	1,999	393
18767	Church Mutual Insurance Company	611,277	439,104	172,173	-7,656	27,771	2,355	28,502	12,805
10677	Cincinnati Insurance Company (The)	6,648,220	4,311,115	2,337,105	-12,791	159,589	-193,146	9,430	1,830
20532	Clarendon National Insurance Company	1,835,785	1,267,656	568,128	36,916	12,870	201,924	271,704	281,138
33197	Cologne Reinsurance Company of America	82,598	40,866	41,732	-4,552	3,301	-2,990	0	0
34347	Colonial American Casualty and Surety Company	18,883	41	18,843	0	1,281	295	3,321	-178
10758	Colonial Surety Company	8,473	4,326	4,147	93	293	253	124	-5
27812	Columbia Insurance Company	7,149,674	3,152,487	3,997,187	-942,648	257,849	-78,122	2,254	-159
40827	Combined Specialty Insurance Company	1,449,247	1,146,261	302,986	-97,830	31,323	-58,104	95,897	71,773
19410	Commerce and Industry Insurance Company	3,923,739	2,960,862	962,877	-178,251	35,877	-14,105	124,382	82,252
36374	Commercial Casualty Insurance Company of North Carolina	68,778	57,311	11,467	-4,902	832	-3,746	53,104	18,199
38385	Commercial Guaranty Insurance Company	35,178	3,693	31,485	0	1,313	1,157	0	0
20818	Commercial Insurance Company of Newark, New Jersey	44,479	901	43,578	0	1,918	3,329	0	54
18732	Commercial Loan Insurance Corporation	9,210	1,863	7,347	-26	-29	9	0	0
10220	Commonwealth Insurance Company of America	30,983	12,328	18,655	-334	2,217	-4,939	706	401
21989	Compass Insurance Company	13,236	2,416	10,820	1,315	612	603	0	-65
34711	Computer Insurance Company	51,760	8,821	42,939	11,864	714	8,125	1,078	-24
24872	Connecticut Indemnity Company (The)	177,049	157,091	19,959	-18,343	5,360	-31,394	29,817	101,122
24961	Connie Lee Insurance Company	197,309	80,660	116,649	6,077	14,166	4,583	0	0
24945	Consolidated American Insurance Company	5,742	1,643	4,100	-213	208	-1,426	0	0
32190	Constitution Insurance Co	94,278	51,944	42,334	-9,159	4,468	-4,750	26,154	26,809
20443	Continental Casualty Company	25,312,120	20,196,187	5,115,932	-590,274	2,386,047	415,868	397,279	348,998
39551	Continental Heritage Insurance Company	10,583	4,945	5,638	-282	621	-389	2,300	-188
35289	Continental Insurance Company (The)	2,779,774	2,039,290	740,484	-86,729	74,827	50,696	34,232	50,475
28258	Continental National Indemnity Company	23,867	9,145	14,722	-921	2,541	5,725	3,922	3,000

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
37206	Contractors Bonding and Insurance Company	100,290	73,583	26,708	3,716	735	1,197	16,555	7,327
22730	Converium Insurance (North America) Inc.	115,863	55,690	60,173	-712	4,329	2,510	40,200	73,047
39136	Converium Reinsurance (North America) Inc.	3,487,964	2,859,108	628,856	-122,092	132,762	1,417	0	0
21318	Coregis Insurance Company	715,657	536,744	178,913	-78,558	30,720	3,092	9,487	72,212
20044	Cornhusker Casualty Company	538,730	94,087	444,643	451	18,832	42,646	0	0
10499	DaimlerChrysler Insurance Company	449,095	301,459	147,636	1,128	19,236	28,312	3,877	7,715
16705	Dealers Assurance Company	22,313	12,974	9,340	-491	642	-1,482	0	0
37907	Deerbrook Insurance Company	32,905	925	31,980	0	1,738	1,546	13,987	6,192
42587	Depositors Insurance Company	38,790	161	38,629	0	1,903	1,104	16,695	12,039
12718	Developers Surety and Indemnity Co	54,748	33,533	21,214	-540	1,871	449	14,814	2,481
42048	Diamond State Insurance Company	158,703	62,999	95,704	-4,638	3,414	36,622	22,012	27,822
36463	Discover Property & Casualty Insurance CO	90,795	64,043	26,753	-742	5,147	3,167	59,853	35,128
33499	Dorinco Reinsurance Company	1,415,933	1,178,029	237,904	-46,153	26,500	-82,061	750	0
21407	EMCASCO Insurance Company	171,830	133,614	38,216	-623	7,884	73	35	-1
10928	Eagle Insurance Company	291,077	279,422	11,655	32,520	4,895	2,384	-334	5,212
36986	Eagle Pacific Insurance Company	87,281	50,528	36,754	2,864	-699	1,954	17,082	6,304
14702	EastGUARD Insurance Company	37,971	25,205	12,766	-648	1,457	2,398	0	0
22926	Economy Fire & Casualty Company	423,960	43,113	380,847	0	23,915	11,076	0	0
21261	Electric Insurance Company	1,006,918	761,980	244,938	-18,055	36,359	-10,147	16,303	25,316
21326	Empire Fire and Marine Insurance Company	173,951	59,549	114,402	100	-1,721	-16,550	74,628	35,294
21458	Employers Insurance Company of Wausau	3,694,167	2,993,474	700,693	-110,875	193,003	50,898	67,378	25,180
21415	Employers Mutual Casualty Company	1,452,820	1,019,292	433,528	-9,685	41,977	-28,150	18,403	5,936
39845	Employers Reinsurance Corporation	15,124,376	10,692,640	4,431,736	-1,885,963	2,252,735	-426,175	42,296	41,224
20648	Employers' Fire Insurance Company (The)	135,871	86,476	49,395	-2,983	7,446	6,505	4,313	4,591
20516	Euler American Credit Indemnity Co	237,790	134,532	103,258	-5,051	6,025	13,111	28,991	16,146
10120	Everest National Insurance Company	427,433	357,428	70,005	2,893	2,332	16,285	546,625	274,070
26921	Everest Reinsurance Company	5,953,260	4,459,250	1,494,009	-36,004	203,639	200,248	0	-3,530
35181	Executive Risk Indemnity Inc.	1,699,534	1,294,730	404,804	-41,445	49,109	83,115	113,395	77,629
40029	Explorer Insurance Company (The)	87,196	69,849	17,346	-5,015	3,803	-2,655	123,574	73,437
43460	FFG Insurance Company	37,731	15,869	21,863	1,549	-467	-666	553	348
21482	Factory Mutual Insurance Company	5,029,815	3,096,785	1,933,030	396,203	-8,960	151,346	251,695	50,054
44784	Fairfield Insurance Company	72,116	49,246	22,870	-1,907	1,405	1,735	10,752	10,066
13846	Farmers Home Mutual Insurance Company	45,195	33,865	11,329	-4,292	666	-8,730	8,248	5,607
21636	Farmers Insurance Company of Oregon	1,196,713	826,849	369,864	-34,472	70,086	19,969	0	0
21628	Farmers Insurance Company, Inc.	178,196	110,863	67,332	-3,364	10,197	8,617	0	0
13897	Farmers Mutual Hail Insurance Company of Iowa	228,704	109,442	119,262	-9,000	8,861	-809	0	0
41483	Farmington Casualty Company	1,053,767	880,282	173,485	-67,922	24,722	-28,499	105	5,558
13838	Farmland Mutual Insurance Company	257,710	170,726	86,984	1,136	9,700	10,358	14	-6
20281	Federal Insurance Company	16,178,031	11,727,014	4,451,016	-370,254	600,016	924,696	686,161	362,150
13935	Federated Mutual Insurance Company	2,840,594	1,801,170	1,039,423	-102,228	131,489	-40,239	65,311	32,021
11118	Federated Rural Electric Insurance Corporation	157,879	109,367	48,512	199	4,155	1,159	245	31
28304	Federated Service Insurance Company	271,912	200,406	71,506	-11,359	12,555	-152	2,009	985
35270	Fidelity and Casualty Company of New York (The)	253,216	145,800	107,416	-8,879	16,000	19,562	55	1,841
39306	Fidelity and Deposit Company of Maryland	158,401	253	158,148	0	8,411	202	70,473	31,689
35386	Fidelity and Guaranty Insurance Company	14,749	3	14,746	0	1,524	618	34,167	36,112

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	46,709	7	46,701	0	2,490	651	14,663	6,800
12815	Financial Guaranty Insurance Company	2,932,833	1,955,260	977,573	104,539	188,140	-24,436	18,145	0
18287	Financial Security Assurance Inc.	2,853,683	1,713,856	1,139,827	78,016	124,160	369,311	95,508	-163
24880	Fire and Casualty Ins Co of Connecticut (The)	200,452	148,090	52,362	-18,343	3,899	-6,827	32,072	26,213
21903	Fireman's Fund Insurance Company of Texas	53,937	17,510	36,426	3,654	7,384	7,831	1,376	8,482
20850	Firemen's Insurance Company of Newark, New Jersey	673,167	294,383	378,784	-17,682	34,055	52,869	24,545	19,491
16578	First Community Insurance Company	19,068	10,615	8,453	-1,375	380	641	2,472	1,218
11177	First Financial Insurance Company	245,868	131,774	114,094	59	5,604	29,685	16,973	14,963
33588	First Liberty Insurance Corporation (The)	39,595	20,932	18,662	-693	2,089	1,000	3,237	2,254
24724	First National Insurance Company of America	215,752	158,314	57,438	-4,773	20,058	1,372	51,658	41,307
21822	First State Insurance Company	1,543,895	1,486,370	57,525	12,212	55,300	24,502	0	17,517
13978	Florists' Mutual Insurance Company	144,846	111,986	32,859	-3,159	3,945	610	13,591	7,546
38776	Folksamerica Reinsurance Company	2,211,878	1,354,824	857,054	-38,928	75,851	52,273	6,726	2,215
11185	Foremost Ins Co Grand Rapids, Michigan	982,317	635,947	346,370	-9,648	35,198	39,963	46,150	18,397
11800	Foremost Property and Casualty Insurance Company	28,790	15,770	13,020	61	634	553	6,940	2,548
38830	Fort Wayne Health & Casualty Insurance Company	480,547	319,259	161,288	26,219	29,861	51,238	18,815	14,669
22225	GE Auto & Home Assurance Co	91,168	73,410	17,758	-24	1,190	-1,443	1,608	1,031
20796	GE Casualty Insurance Company	687,509	322,405	365,105	17,065	50,737	1,517	39,456	34,185
43974	GE Indemnity Insurance Company	222,538	72,584	149,954	6,988	11,472	477	13,127	7,842
34789	GE Property & Casualty Insurance Company	1,133,824	521,044	612,780	-35,419	88,282	-11,736	16,566	11,369
22969	GE Reinsurance Corp	2,764,926	2,141,512	623,413	-642,033	117,963	-111,637	0	0
29823	GE Residential Mortgage Ins Corporation of North Carolina	132,726	33,666	99,060	4,744	13,925	-18,145	24	-48
41491	GEICO Casualty Company	228,192	164,931	63,261	14,040	6,025	11,864	36,896	20,797
35882	GEICO General Insurance Company	119,364	61,763	57,602	0	6,300	-660	240,616	169,100
22055	GEICO Indemnity Company	2,266,995	1,319,370	947,625	172,000	109,731	177,702	59,229	44,810
11044	GMAC Insurance Company Online, Inc.	16,399	5,975	10,424	-598	596	-122	3,261	1,650
24414	General Casualty Company of Wisconsin	1,237,735	890,381	347,354	-12,533	-22,421	-30,892	308	159
16675	General Electric Mortgage Ins Corporation of North Carolina	303,684	94,554	209,129	18,411	26,938	-18,623	0	-3
38458	General Electric Mortgage Insurance Corporation	3,650,417	3,347,732	302,685	366,171	150,210	-679,095	65,690	-14,387
24732	General Insurance Company of America	2,206,764	1,653,563	553,201	-54,885	172,347	38,813	33,247	32,096
22039	General Reinsurance Corporation	18,731,990	14,636,864	4,095,127	-165,854	963,032	357,362	985	19,442
16063	General Security Insurance Company	25,594	0	25,594	-222	501	-3,216	39,103	27,848
39322	General Security National Insurance Company	563,916	471,347	92,569	-11,126	8,200	-7,569	510	8,077
11967	General Star National Insurance Company	455,406	312,463	142,943	-2,115	14,555	-12,223	11,854	7,792
38962	Genesis Insurance Company	219,660	127,620	92,041	-2,743	10,470	10,863	32,455	21,170
10799	GeoVera Insurance Company	54,309	12,888	41,421	7,679	2,807	7,805	62,509	
41343	Gerling America Insurance Company	201,992	127,911	74,081	-22,947	7,285	-11,250	3,177	24,363
21032	Gerling Global Reinsurance Corp of America	2,049,734	1,761,227	288,507	-231,969	61,290	-234,200	0	0
11282	Germantown Insurance Company	39,237	15,702	23,535	-815	-201	8	0	0
34622	Glens Falls Insurance Company (The)	159,033	26,623	132,410	0	6,598	12,593	96,221	61,918
11304	Global Surety & Insurance Co.	47,827	13,430	34,397	9,001	-6,467	1,418	148	0
24600	Globe Indemnity Company	450,182	382,445	67,737	-45,858	8,268	-32,512	9,592	7,653
22063	Government Employees Insurance Company	9,101,982	4,955,413	4,146,569	217,046	358,792	159,283	147,029	106,187
22098	Grain Dealers Mutual Insurance Company	58,469	48,759	9,710	-3,423	49	-6,790	0	218
22101	Grange Insurance Association	166,370	100,869	65,501	-14,803	8,676	-14,530	28,988	21,748

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
23809	Granite State Insurance Company	27,467	128	27,339	0	1,493	1,304	23,513	66,110
25984	Graphic Arts Mutual Insurance Company	112,341	87,892	24,450	-3,868	3,815	914	59	-349
36307	Gray Insurance Company (The)	166,455	112,969	53,485	810	10,589	9,438	27	424
26832	Great American Alliance Insurance Co	20,011	44	19,967	0	1,024	6,535	51,751	21,063
26344	Great American Assurance Company	11,824	33	11,791	0	696	645	119,803	43,354
10646	Great American Contemporary Insurance Company	9,206	105	9,102	0	747	486	0	0
16691	Great American Insurance Company	4,514,994	3,313,748	1,201,246	-130,338	112,682	140,587	92,608	45,300
22136	Great American Insurance Company of New York	46,134	695	45,439	0	2,864	16,358	68,345	17,139
38580	Great American Protection Insurance Co	20,826	40	20,787	0	988	1,139	0	25
31135	Great American Security Insurance Company	11,174	67	11,106	0	514	351	0	0
33723	Great American Spirit Insurance Company	16,837	109	16,727	0	638	1,099	4,056	2,302
25224	Great Divide Insurance Company	57,002	28,605	28,397	2,987	3,519	4,520	10,876	3,203
20303	Great Northern Insurance Company	1,016,340	821,337	195,003	-20,756	33,781	51,471	26,696	8,769
11371	Great West Casualty Company	961,668	684,077	277,592	1,387	41,045	13,695	16,443	14,010
22322	Greenwich Insurance Company	344,530	286,392	58,138	-3,309	3,140	28,272	223,348	63,643
40541	Grocers Insurance Company	56,601	14,845	41,756	-4,231	9,379	13,145	682	4,224
11398	Guarantee Insurance Company	18,405	10,441	7,963	-888	982	-10,207	0	-52
26948	Guaranty National Ins Co of Connecticut	10,623	1,083	9,540	906	547	1,083	5,720	521
15032	Guideone Mutual Insurance Co	445,732	299,340	146,392	-39,497	9,192	8,120	54,309	32,492
14559	Guideone Specialty Mutual Ins Co	99,179	72,126	27,053	-13,017	3,322	-525	30,944	28,822
22217	Gulf Insurance Company	1,629,661	1,138,676	490,984	-61,892	29,894	65,654	137,329	87,723
22292	Hanover Insurance Company (The)	3,150,121	2,319,815	830,306	-88,497	162,069	-92,192	4,596	5,803
21806	Harbor Specialty Insurance Company	154,024	123,295	30,729	9,200	1,131	9,633	144,293	82,419
26433	Harco National Insurance Company	252,324	146,282	106,043	-6,819	-49	405	13,375	7,370
23582	Harleysville Insurance Company	81,286	56,791	24,495	-876	3,028	-945	0	-27
14168	Harleysville Mutual Insurance Company	1,091,513	557,176	534,337	-4,497	-1,018	-18,057	6,910	11,162
22357	Hartford Accident and Indemnity Company	6,436,873	4,921,608	1,515,264	-27,610	250,876	315,827	1,822	8,059
29424	Hartford Casualty Insurance Company	1,459,812	793,343	666,469	-4,645	71,175	88,469	331,454	169,197
19682	Hartford Fire Insurance Company	14,902,355	8,577,564	6,324,790	-35,050	4,647,296	715,639	296,657	107,155
37478	Hartford Insurance Company of the Midwest	183,801	72,585	111,216	-422	8,393	14,138	75,252	40,947
11452	Hartford Steam Boiler Inspection and Ins Co (The)	981,012	524,044	456,967	59,234	1,837	31,105	21,471	5,361
30104	Hartford Underwriters Insurance Company	1,027,710	577,155	450,556	-3,378	55,123	47,203	174,123	121,668
22438	Hawaiian Ins & Guaranty Company, Limited (The)	14,871	5,706	9,165	-6,840	521	-4,830	2,515	767
22489	Highlands Insurance Company	614,620	593,830	20,789	-33,082	31,654	-4,661	392	12,459
22578	Horace Mann Insurance Company	398,414	288,444	109,970	-15,298	9,836	-2,885	17,440	11,022
38849	Houston General Insurance Company	42,537	22,531	20,006	-122	-2,125	-27,626	0	-314
25054	Hudson Insurance Company	81,769	60,943	20,826	-2,617	2,696	-3,035	44,004	17,860
29068	IDS Property Casualty Insurance Company	470,166	205,392	264,774	-6,903	13,181	190,635	0	0
11487	Imperial Casualty and Indemnity Company	7,041	2,811	4,231	-723	660	-9,766	0	28
43575	Indemnity Insurance Company of North America	152,116	129,160	22,956	-4,190	1,515	-8,561	93,469	160,278
14265	Indiana Lumbers Mutual Insurance Company	105,984	70,475	35,509	-2,518	-250	-3,370	3	-42
21075	Industrial Underwriters Insurance Company	6,550	952	5,598	-2	268	169	0	-12,403
22268	Infinity Insurance Company	480,191	349,841	130,350	51,473	14,840	-26,995	265,998	122,044
10068	Infinity National Insurance Company	10,283	2,969	7,314	548	412	459	11,622	5,325
20260	Infinity Select Insurance Company	27,950	15,250	12,700	2,738	1,562	2,698	20,926	11,626
19429	Ins Co of the State of Pennsylvania (The)	2,210,186	1,519,883	690,302	-89,126	1,860	-101,408	174,313	161,176
26700	Insurance Company of Illinois	32,456	2,296	30,160	0	1,862	4,327	0	0
22713	Insurance Company of North America	286,545	248,411	38,134	-9,572	2,620	-23,722	54,317	30,607
37257	Insurance Corporation of Hannover	718,808	571,800	147,008	-38,433	26,366	-13,804	94,679	55,194
18341	Insurance Corporation of New York (The)	524,280	505,981	18,298	-96,107	18,307	-100,297	146,990	95,727

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
29742	Integon National Insurance Company	203,916	124,887	79,029	-1,847	1,137	-240	630	238
31488	Integon Preferred Insurance Company	30,960	18,716	12,244	0	510	281	13,876	8,252
24139	International Business & Mercantile REassurance Co	403,252	299,010	104,242	-1,952	17,756	-582	1,683	254
11592	International Fidelity Insurance Company	64,358	33,147	31,212	-1,874	2,114	-2,403	10,734	596
22837	Interstate Indemnity Company	117,191	75,291	41,900	-11,223	3,426	15,721	21,201	11,503
11630	Jefferson Insurance Company	213,317	142,173	71,145	5,429	9,579	3,566	3,376	6,465
14354	Jewelers Mutual Insurance Company	134,772	60,356	74,416	5,115	5,108	3,596	9,605	3,220
20885	Kansas City Fire and Marine Insurance Company	24,657	3,682	20,975	0	648	432	146	7,813
10915	Kemper Auto & Home Insurance Company	24,848	11,700	13,148	-1,836	1,371	3,650	16,808	11,832
27138	Kemper Casualty Insurance Company	30,547	7,365	23,182	4,694	1,601	6,870	7,957	2,958
15563	Kemper Employers Insurance Company	17,715	8,179	9,537	-1,321	971	-559	12,863	22,831
40991	Kemper Indemnity Insurance Company	21,907	562	21,344	0	1,166	745	805	10,316
10914	Kemper Independence Insurance Company	13,400	2,004	11,396	-375	986	400	0	0
33600	LM Insurance Corporation	52,532	36,156	16,376	-1,386	2,306	703	4,136	4,631
26077	Lancer Insurance Company	310,470	263,607	46,863	2,077	3,981	5,007	21,301	6,630
35246	Laurier Indemnity Company	18,632	8,161	10,471	-455	915	647	0	0
11738	Leader Insurance Company	187,929	144,047	43,882	5,562	6,453	-17,150	31,034	17,096
37940	Lexington National Insurance Corporation	17,283	11,159	6,124	1,640	446	563	1,124	0
42404	Liberty Insurance Corporation	1,418,989	1,163,151	255,838	-41,578	71,310	8,205	35,472	35,461
19917	Liberty Insurance Underwriters Inc.	69,538	63,046	6,492	0	1,017	-9,349	19,894	4,137
23035	Liberty Mutual Fire Insurance Company	2,664,136	1,962,358	701,778	-69,297	212,903	-114,690	374,947	287,022
23043	Liberty Mutual Insurance Company	19,296,499	15,288,750	4,007,749	-436,569	861,385	-468,458	127,570	86,531
41939	Liberty Northwest Insurance Corp	773,646	605,053	168,594	-17,719	38,371	2,637	3,412	2,873
33855	Lincoln General Insurance Company	459,775	371,266	88,509	-23,623	6,424	38,261	139,453	47,633
14435	Lumber Mutual Insurance Company	80,152	73,457	6,695	-7,498	4,618	384	-13	-3,621
23108	Lumbermen's Underwriting Alliance	304,519	247,837	56,682	-2,920	18,630	-13,721	15,338	13,473
22977	Lumbermens Mutual Casualty Company	6,071,136	5,374,290	696,846	-238,227	-114,326	-569,729	295,605	233,096
35769	Lyndon Property Insurance Company	394,071	250,310	143,761	-27,886	127,638	6,496	10,735	11,355
23825	MBIA Insurance Corp. of Illinois	162,524	1,173	161,350	-2,497	8,862	-9,054	0	0
12041	MBIA Insurance Corporation	9,211,579	6,053,571	3,158,009	377,076	448,293	300,570	110,964	-422
22241	MEDMARC Casualty Insurance Company	108,108	82,805	25,303	-5,586	-159	2,496	14,057	14,290
32089	MEDMARC Mutual Insurance Company	202,202	119,157	83,045	-7,400	-1,361	-2,110	0	0
40150	MGA Insurance Company, Inc.	45,892	29,092	16,800	-4,040	1,757	-2,448	495	3,664
10682	MGIC Credit Assurance Corporation	36,120	14,916	21,205	-10,900	2,249	-5,528	4,657	2,934
18740	MGIC Indemnity Corporation	20,155	274	19,881	-338	1,069	649	87	-839
10666	MGIC Mortgage Reinsurance Corporation	16,101	2,088	14,013	643	880	1,163	0	0
16470	MGIC Reinsurance Corporation	167,388	108,715	58,673	688	6,778	6,134	0	0
10252	MGIC Residential Reinsurance Corporation	15,925	2,070	13,855	643	783	1,089	0	0
38660	MIC General Insurance Corporation	79,441	66,714	12,727	0	669	37	10,977	4,650
38601	MIC Property and Casualty Insurance Corporation	492,585	444,684	47,902	0	2,245	901	6,615	1,249
36897	Manufacturers Alliance Insurance Company	182,688	127,694	54,994	-3,515	5,596	11,637	0	0
29998	Marine Indemnity Insurance Company of America	19,753	338	19,414	0	1,197	1,330	0	0
28932	Markel American Insurance Company	221,211	170,989	50,222	912	7,585	18,569	18,775	13,398
38970	Markel Insurance Company	358,775	280,713	78,062	-11,898	13,451	2,623	36,426	14,231
19356	Maryland Casualty Company	328,345	4,560	323,785	0	18,691	21,608	115,204	54,763
22306	Massachusetts Bay Insurance Company	21,149	42	21,107	0	996	801	261	-3,353
22152	Mayflower Insurance Company, Ltd. (The)	22,988	43	22,945	0	1,225	1,582	0	-424
33391	Medical Assurance Company, Inc. (The)	957,853	764,518	193,335	-52,951	33,899	20,494	24	922
11843	Medical Protective Company (The)	1,747,668	1,345,942	401,726	-122,976	104,738	-6,489	18,035	9,544
33650	Mendota Insurance Company	93,799	59,750	34,049	-8,073	2,866	20,705	49	58

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
31968	Merastar Insurance Company	64,230	43,302	20,927	846	1,746	1,630	5,173	3,770
14494	Merchants Bonding Company (Mutual)	45,122	13,648	31,474	2,046	1,507	1,312	2,722	613
25321	Metropolitan Direct Property and Casualty Ins Co	41,206	1,699	39,508	0	1,832	319	34,142	17,359
34339	Metropolitan Group Property and Casualty Ins Co	536,056	158,522	377,534	-20	29,346	2,642	0	0
14508	Michigan Millers Mutual Insurance Company	208,633	130,723	77,910	-3,071	6,777	-2,604	6,494	2,659
36650	Mid-State Surety Corporation	21,066	7,261	13,804	-12,701	-24	1,947	363	206
20451	MidStates Reinsurance Corporation	157,786	106,440	51,346	-203	7,712	7,521	0	2,668
23434	Middlesex Insurance Company	444,443	307,962	136,481	-10,451	20,867	7,950	4,970	905
23612	Midwest Employers Casualty Company	192,322	97,788	94,534	0	7,467	-10,213	5,502	4,541
42234	Minnesota Lawyers Mutual Insurance Company	59,553	24,079	35,474	555	2,617	106	0	0
22551	Mitsui Marine and Fire Ins Co of America	355,521	291,947	63,574	-23,008	4,570	16,586	1,436	289
23655	Modern Service Insurance Company	41,626	18,411	23,215	-135	1,325	251	8,674	6,439
32077	Montgomery Ward Insurance Company	34,111	16,330	17,781	1,118	1,802	695	8	2
31232	Monumental General Casualty Company	42,318	16,693	25,626	-4,210	1,758	2,297	5,691	3,835
29858	Mortgage Guaranty Insurance Corporation	5,748,862	4,200,854	1,548,007	163,803	190,723	174,115	172,024	89,179
22012	Motors Insurance Corporation	5,814,245	4,681,899	1,132,346	-47,107	13,803	-68,159	6,211	3,469
35947	Mt. McKinley Insurance Company	19,406	1,484	17,922	-146	133	-17	0	2,474
31119	Mutual Protective Insurance Company	214,560	193,457	21,103	-9,251	12,593	-812	1,611	1,020
23647	Mutual Service Casualty Insurance Company	157,931	119,104	38,827	1,283	3,844	4,800	11,699	8,516
25240	NAU Country Insurance Company	17,235	9,221	8,013	-1,461	199	213	20,738	5,706
15865	NCMIC Insurance Company	371,967	238,822	133,145	6,676	10,746	-8,279	6,900	1,171
30945	National Alliance Insurance Company	49,566	35,940	13,626	-2,644	1,299	-343	15,235	11,190
23663	National American Insurance Company	114,294	70,221	44,073	-2,835	2,394	-4,987	399	971
11991	National Casualty Company	91,677	6,438	85,239	250	5,436	3,761	30,112	20,671
10243	National Continental Insurance Company	95,957	57,733	38,224	-16,647	3,568	-332	21,279	11,558
16217	National Farmers Union Property and Casualty Co	246,266	169,342	76,924	-1,331	13,202	4,932	15	-84
23752	National Farmers Union Standard Insurance Company	59,760	30,354	29,407	-1,628	4,023	425	2,323	1,633
20478	National Fire Insurance Company of Hartford	217,174	74,170	143,004	0	394,496	-629,239	46,202	50,297
42447	National General Assurance Company	34,678	26,160	8,518	0	330	143	0	0
23728	National General Insurance Company	144,609	114,035	30,573	636	3,132	2,520	93,216	53,640
20087	National Indemnity Company	36,192,654	20,460,581	15,732,073	805,746	1,684,857	929,182	-3,693	261
23736	National Insurance Underwriters	6,104	494	5,610	-117	208	245	0	-159
32620	National Interstate Insurance Company	159,905	123,158	36,747	4,351	4,552	2,765	7,651	2,259
20052	National Liability & Fire Insurance Company	409,541	242,304	167,237	14,206	8,291	2,747	11,179	6,982
34835	National Reinsurance Corporation (The)	1,134,824	479,068	655,756	-1,475	60,966	42,202	0	-22
12114	National Security Fire and Casualty Company	40,037	19,837	20,201	-3,910	2,334	-3,371	0	0
21881	National Surety Corporation	399,025	299,730	99,295	-56,481	31,957	35,235	71,742	40,493
19445	National Union Fire Ins Co of Pittsburgh, PA	16,458,602	10,573,546	5,885,057	-677,356	1,233,179	-525,656	733,859	814,597
26093	Nationwide Affinity Insurance Co of America	12,178	16	12,161	10	640	432	0	0
28223	Nationwide Agribusiness Insurance Company	70,456	28,481	41,975	0	2,786	590	17,088	10,707
10723	Nationwide Assurance Co	65,837	4,870	60,967	0	4,207	2,492	22	47
23760	Nationwide General Insurance Company	19,862	216	19,646	0	1,190	695	0	0
25453	Nationwide Insurance Co of America	66,762	6,525	60,237	0	3,817	4,727	0	0
23779	Nationwide Mutual Fire Insurance Company	3,372,949	2,246,573	1,126,376	12,116	113,096	-26,669	33,528	22,861
23787	Nationwide Mutual Insurance Company	19,673,534	14,067,792	5,605,742	81,884	233,781	-673,520	264,412	168,679
37877	Nationwide Property and Casualty Insurance Company	23,730	218	23,512	0	1,400	957	7,638	7,527
42307	Navigators Insurance Company	438,842	310,299	128,543	-3,413	16,116	13,418	70,051	36,327
24171	Netherlands Insurance Company (The)	127,781	92,695	35,086	-5,486	5,077	1,299	12,357	7,139
41629	New England Reinsurance Corporation	101,100	443	100,657	125	5,069	18,665	0	0
23841	New Hampshire Insurance Company	2,044,793	1,447,855	596,938	-89,126	57,937	-21,094	28,116	55,155

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
16608	New York Marine and General Insurance Company	447,462	281,501	165,961	1,893	16,431	27,659	5,482	5,011
24643	Newark Insurance Company	105,013	99,354	5,659	-13,073	4,573	-883	0	0
24848	Newport Insurance Company	28,679	11,164	17,515	-1,834	876	-610	69,759	26,506
35106	Niagara Fire Insurance Company	120,557	48,765	71,792	-2,985	9,021	10,493	34,492	34,826
12190	Nipponkoa Insurance Company of America	65,838	24,179	41,659	-744	2,767	1,717	353	92
31470	NorGUARD Insurance Company	160,944	126,969	33,975	-2,367	5,073	3,131	0	0
29700	North American Elite Insurance Co	97,124	63,651	33,473	196	188	-45	4,806	2,152
29874	North American Specialty Insurance Company	318,478	149,920	168,558	-1,515	2,032	4,155	20,024	16,326
27740	North Pointe Insurance Company	103,342	79,238	24,104	-174	4,310	5,451	-55	2,472
21105	North River Insurance Company (The)	670,277	441,255	229,022	-15,923	38,508	51,569	6,881	9,680
22047	North Star Reinsurance Corporation	25,222	9,616	15,607	0	1,606	1,183	0	0
36455	Northbrook Indemnity Company	89,395	377	89,018	0	1,626	2,593	828	3,407
19224	Northbrook Property and Casualty Insurance Company	349,316	128,992	220,324	-1,484	21,318	13,779	90	10,221
38369	Northern Assurance Company of America (The)	437,383	298,263	139,120	-9,944	21,804	23,146	1,495	-913
19372	Northern Insurance Company of New York	25,809	0	25,809	0	1,674	982	59,902	52,253
24031	Northland Casualty Company	97,448	74,966	22,482	-9,702	4,544	-4,169	513	352
24015	Northland Insurance Company	1,152,274	768,878	383,397	-88,833	35,281	85,313	47,548	24,707
43583	Northwest Physicians Mutual Insurance Company	62,452	55,197	7,255	-6,344	-225	-4,620	6,843	1,893
23906	Northwestern National Casualty Company	143,646	139,450	4,196	-4,363	5,837	-1,035	-27	567
23914	Northwestern National Ins Co of Milwaukee, Wis	80,004	74,263	5,741	-8,275	4,064	-3,749	252	529
20338	Northwestern Pacific Indemnity Company	41,687	6,388	35,299	0	1,497	1,320	15,541	794
34630	Oak River Insurance Company	106,913	27,256	79,657	1,036	4,465	2,079	4,752	3,751
23248	Occidental Fire & Casualty Co of North Carolina	139,896	76,284	63,612	-299	2,176	6,213	1	245
12360	Ocean Harbor Casualty Insurance Company	60,683	43,871	16,812	-454	1,704	3,911	0	0
23680	Odyssey America Reinsurance Corporation	3,205,981	2,215,512	990,469	-23,078	165,346	170,932	0	415
25070	Odyssey Reinsurance Corporation	1,047,101	559,986	487,116	658	48,224	61,707	0	0
26565	Ohio Indemnity Company	62,880	30,526	32,353	1,957	255	2,720	2,616	643
24147	Old Republic Insurance Company	1,589,636	1,053,198	536,439	-24,026	67,874	-11,150	99,550	69,519
35424	Old Republic Minnehoma Insurance Company	75,606	61,743	13,863	-287	3,045	1,294	394	247
40444	Old Republic Surety Company	78,708	45,129	33,579	3,254	4,309	1,157	1,039	9
37060	Old United Casualty Company	186,646	155,110	31,536	3,282	4,621	6,374	8,842	5,488
12254	Omaha Indemnity Company (The)	26,306	8,246	18,060	1,384	1,815	-5,782	0	44
37540	Omaha Property and Casualty Insurance Company	94,695	53,016	41,679	-4,134	5,541	1,005	4,724	248
39098	Omni Insurance Company	332,337	217,795	114,541	-19,737	8,924	70	33,027	20,516
20621	OneBeacon America Insurance Company	1,312,737	867,651	445,086	-28,441	77,538	62,363	38,393	140,915
21970	OneBeacon Insurance Company	5,468,376	3,399,853	2,068,523	-107,398	206,598	270,209	24,480	60,970
14907	Oregon Mutual Insurance Company	148,818	103,005	45,813	-12,614	6,732	-5,744	35,165	21,045
37818	Orion Insurance Company	19,371	345	19,026	0	853	118	0	0
33030	Ormond Reinsurance Company	23,319	16,916	6,403	-1,893	71	5,121	0	0
10019	Overseas Partners US Reinsurance Company	215,767	142,360	73,407	-19,657	16,775	-198,521	0	0
39675	PMA Reinsurance Corporation	1,791,903	1,211,753	580,151	-63,678	63,174	20,573	0	0
27251	PMI Mortgage Insurance Co.	2,688,036	2,410,477	277,559	268,614	88,719	86,746	92,299	-26,378
29807	PXRE Reinsurance Company	795,900	338,683	457,217	22,278	26,568	125,258	0	0
22748	Pacific Employers Insurance Company	1,059,575	804,982	254,593	-34,078	5,952	12,432	92,031	34,149
20346	Pacific Indemnity Company	3,376,936	2,699,650	677,286	-93,303	123,176	119,805	41,577	31,603

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
38636	Partner Reinsurance Company of the U.S.	1,535,127	1,022,707	512,420	-35,441	47,601	138,952	0	0
10006	PartnerRe Insurance Company of New York	145,023	45,734	99,289	-16,725	7,157	-111	0	0
22250	Pathfinder Insurance Company	10,676	5,519	5,157	410	136	1,370	0	0
24198	Peerless Insurance Company	1,726,269	1,562,064	164,205	-69,776	62,181	-66,368	198,741	130,924
32859	Penn-America Insurance Company	228,808	118,546	110,262	-2,134	4,496	45,529	21,501	9,543
10673	Penn-Star Insurance Company	98,930	61,574	37,356	589	5,426	3,966	1	-59
21962	Pennsylvania General Insurance Company	472,012	280,020	191,991	-8,950	21,102	22,211	17,437	80,204
14974	Pennsylvania Lumbermens Mutual Insurance Company	182,436	119,077	63,358	1,822	8,993	3,275	0	0
41424	Pennsylvania Manufacturers Indemnity Company	181,899	124,469	57,430	-3,515	4,774	3,253	0	0
12262	Pennsylvania Manufacturers' Association Ins Co	610,771	417,662	193,109	-10,544	16,270	26,168	8,738	4,080
37648	Permanent General Assurance Corporation	117,532	86,148	31,385	-1,522	3,307	7,770	55,965	37,744
12297	Petroleum Casualty Company	20,132	4,502	15,629	39	382	2,559	992	349
18058	Philadelphia Indemnity Insurance Company	796,027	542,383	253,643	4,810	19,325	30,794	74,429	28,399
12319	Philadelphia Reinsurance Corporation	376,118	297,763	78,355	10,079	20,517	15,407	0	0
35262	Phoenix Assurance Company of New York	168,920	142,237	26,683	-18,343	8,316	-19,710	47,764	6,520
28860	Planet Indemnity Company	32,040	1,497	30,543	276	797	17,370	0	0
18619	Platte River Insurance Company	42,090	14,197	27,893	-6,441	1,495	-4,622	2,845	347
14460	Podiatry Ins Co of America (Risk Retention Group), a Mutual Company	132,225	98,224	34,001	-6,929	2,081	-5,078	4,738	2,504
40134	Potomac Insurance Company of Illinois	69,112	29,847	39,264	-994	2,164	12	-18	1,218
36234	Preferred Professional Insurance Company	130,554	96,783	33,771	-2,589	2,530	45	27,865	26,264
12513	Professional Liability Ins Co of America	27,985	2,604	25,382	-986	1,044	-253	0	0
33359	Professional Liability Insurance Company	6,112	2,020	4,092	-412	344	-52	0	-98
34487	Professional Underwriters Liability Ins Co	63,406	24,836	38,570	-838	1,511	884	15,892	2,236
29017	Professionals Advocate Insurance Company	68,126	54,117	14,009	-1,874	3,122	732	0	0
24260	Progressive Casualty Insurance Company	6,092,399	4,472,960	1,619,438	277,608	140,332	368,608	166,078	93,240
16322	Progressive Halcyon Insurance Company	434,735	342,052	92,683	6,608	6,347	41,095	0	0
11851	Progressive Home Insurance Company	37,374	7,768	29,607	237	1,478	-3,513	377	0
42919	Progressive Northwestern Insurance Company	1,224,551	848,906	375,645	62,855	40,166	93,945	-7	147
32786	Progressive Specialty Insurance Company	718,247	502,811	215,436	36,665	25,833	54,002	-1	-3
34690	Property and Casualty Insurance Co of Hartford	110,652	72,191	38,461	-422	5,764	9,994	82	8
12416	Protective Insurance Company	413,953	146,224	267,730	8,052	-275	-4,060	1,353	790
20265	Protective National Ins Co of Omaha (The)	24,060	54,312	-30,252	-13,246	599	-12,389	0	4,922
24295	Providence Washington Insurance Company	341,433	258,695	82,737	-23,270	20,981	-4,558	9	491
36439	Prudential Commercial Insurance Company	23,589	9,511	14,078	0	827	605	0	-698
36447	Prudential General Insurance Company	33,551	19,842	13,709	0	885	518	6	-5
32352	Prudential Property and Casualty Insurance Company	2,007,442	1,488,896	518,546	-221,645	31,000	-208,944	79,821	62,089
15059	Public Service Mutual Insurance Company	524,449	374,412	150,037	-24,594	30,296	12,788	15,211	1,785
35157	Putnam Reinsurance Company	309,303	198,968	110,334	-4,207	13,982	3,327	0	0
39217	QBE Insurance Corporation	178,952	105,352	73,601	-1,560	1,567	24,004	402	3,372
10219	QBE Reinsurance Corporation	671,815	421,576	250,240	-1,439	6,989	48,714	3,014	1,293
10829	Quadrant Indemnity Company	105,695	76,923	28,772	-2,583	4,135	6,027	520	929
13056	RLI Insurance Company	895,084	493,815	401,269	-5,745	18,982	111,271	89,194	67,534
33790	Radian Guaranty Inc.	2,406,500	2,242,955	163,545	307,845	98,641	-10,790	102,396	-13,119
38512	Rampart Insurance Company	156,233	111,507	44,726	-8,414	3,642	-31,444	0	-17
24384	Ranger Insurance Company	229,325	184,388	44,937	-13,261	9,167	2,184	35,904	21,422

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
41580	Red Shield Insurance Company	37,401	17,085	20,315	44	1,350	-3,388	434	163
37303	Redland Insurance Company	93,598	70,724	22,874	4,357	1,383	1,166	20,922	42,272
11673	Redwood Fire and Casualty Insurance Company	208,385	59,206	149,179	-599	2,981	6,531	0	161
24449	Regent Insurance Company	234,021	132,256	101,764	-1,928	14,008	8,663	777	497
26549	Reinsurance Company of America, Inc.	12,956	7,870	5,086	-164	156	41	0	0
38318	Republic Insurance Company	74,677	62,586	12,091	14	462	-206	0	15,479
28452	Republic Mortgage Insurance Company	1,482,663	1,321,072	161,591	147,689	53,262	-38,588	28,615	-2,373
31089	Republic Western Insurance Company	513,493	347,908	165,585	-32,157	26,119	13,981	20,313	35,618
10287	Residential Guaranty Co.	267,411	183,135	84,276	42,184	8,931	13,869	0	0
43044	Response Insurance Company	90,258	52,865	37,393	-2,609	3,327	234	34	26
12491	Rochdale Insurance Company	20,969	16,807	4,162	609	531	41	0	0
22128	Rocky Mountain Fire & Casualty Company	45,124	28,012	17,112	-7,500	1,964	4,618	4,793	4,120
20370	Royal & SunAlliance Personal Insurance Company	375,603	2,776	372,827	-849	52,527	179,558	0	0
24678	Royal Indemnity Company	2,456,034	1,908,106	547,928	-229,477	111,190	33,639	131,264	63,919
26980	Royal Insurance Company of America	2,198,884	1,783,139	415,745	-229,290	26,994	-96,437	153,433	65,391
39039	Rural Community Insurance Company	1,147,030	1,063,128	83,902	-2,936	4,296	340	27,095	8,387
24740	SAFECO Insurance Company of America	3,384,999	2,558,928	826,071	-78,748	315,460	69,147	399,914	249,354
39012	SAFECO Insurance Company of Illinois	476,804	351,299	125,504	-11,932	34,576	-5,409	89,584	56,777
30058	SCOR Reinsurance Company	2,047,897	1,642,100	405,798	-98,185	28,048	41,647	0	0
11215	SAFECO Insurance Co of Pennsylvania	11,438	815	10,623	0	474	270	0	0
24694	Safeguard Insurance Company	424,633	355,576	69,056	-45,858	11,241	-52,668	9,699	6,834
15105	Safety National Casualty Corporation	837,980	625,274	212,706	-2,584	39,728	14,688	20,018	12,158
12521	Safeway Insurance Company	319,509	158,865	160,644	-5,385	18,812	276	48,970	36,546
25640	Safeway Insurance Company of Georgia	52,915	35,578	17,337	3,427	1,961	-2,221	0	0
40460	Sagamore Insurance Company	129,601	52,616	76,985	819	4,107	4,795	1,351	661
15580	Scottsdale Indemnity Company	12,818	3	12,815	0	828	600	38,690	26,926
20354	Sea Insurance Company of America (The)	806,049	716,463	89,585	-94,216	65,774	-66,088	0	-337
22535	Seaboard Surety Company	259,568	132,802	126,767	-1,484	13,917	1,061	4,035	-1,401
25763	Seaton Insurance Company	63,535	10,505	53,030	-35,436	2,758	-533	0	10,283
24902	Security Insurance Company of Hartford	933,887	789,226	144,661	-91,716	29,176	-153,238	56,959	40,925
19879	Security National Insurance Company	19,832	643	19,189	0	767	573	0	0
22233	Select Insurance Company	159,314	104,382	54,933	-6,189	9,077	-268	2,435	5,292
10936	Seneca Insurance Company, Inc.	181,499	109,572	71,927	4,289	12,768	19,305	1,387	0
24988	Sentry Insurance, A Mutual Company	3,872,592	1,906,633	1,965,959	-106,609	97,195	10,555	57,947	32,225
21180	Sentry Select Insurance Company	463,524	331,952	131,572	-10,451	18,634	1,351	53,954	29,553
35408	Sirius America Insurance Company	196,993	122,943	74,050	-8,376	4,520	-4,722	29,650	10,767
11126	Sompo Japan Insurance Company of America	360,537	280,043	80,494	-52,058	15,597	25,895	33,934	29,520
24953	South Carolina Insurance Company	34,774	27,780	6,994	-2,471	11,086	-7,922	5,813	423
19216	Southern Insurance Company	9,272	627	8,645	-7	357	366	5,943	2,674
20524	Specialty National Insurance Co	75,978	56,531	19,447	-16,029	2,072	10,483	36,175	42,801
44288	Specialty Risk Insurance Company	72,254	47,040	25,214	-3,978	1,082	9,894	46,224	13,633
24767	St. Paul Fire and Marine Insurance Company	17,029,715	12,103,935	4,925,779	-133,146	625,284	783,193	382,213	205,804
24775	St. Paul Guardian Insurance Company	34,214	17	34,197	0	2,328	-1,212	11,381	9,967
41750	St. Paul Medical Liability Insurance Company	171,065	127,583	43,482	-1,484	7,624	2,022	606	935
24791	St. Paul Mercury Insurance Company	67,831	33	67,797	0	3,950	-50	50,429	23,403
19070	Standard Fire Insurance Company (The)	3,172,943	2,431,291	741,652	-179,027	143,383	-113,231	77,586	38,885
42986	Standard Guaranty Insurance Company	95,944	65,223	30,721	5,150	4,156	2,563	5,990	648
18023	Star Insurance Company	312,547	218,715	93,833	-6,336	9,789	42,254	17,975	13,547
40045	Starnet Insurance Company	43,194	22,905	20,289	-564	1,185	388	60,298	23,281
25143	State Farm Fire and Casualty Company	15,129,137	12,018,082	3,111,055	-812,197	471,054	-1,286,931	79,547	184,771

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
25151	State Farm General Insurance Company	2,675,032	2,065,418	609,614	-162,489	101,145	184,408	1,508,390	831,647
25178	State Farm Mutual Automobile Insurance Company	65,816,451	34,215,866	31,600,585	-4,507,512	1,142,134	-6,389,371	2,485,663	1,810,090
12831	State National Insurance Company, Inc.	105,951	46,112	59,838	1,991	4,465	4,162	47,201	24,988
22608	State National Specialty Insurance Company	12,477	4,977	7,500	418	390	1,228	0	0
10952	Stonebridge Casualty Insurance Company	23,541	10,857	12,684	2,240	597	2,272	3,758	396
22276	Stonewall Insurance Company	83,010	18,818	64,193	-3,409	-6,237	1,499	0	-105
10340	Stonington Insurance Co	18,064	815	17,249	-503	594	1,119	459	-570
40436	Stratford Insurance Company	126,149	85,926	40,222	-1,141	5,977	1,439	808	240
39187	Suecia Insurance Company	72,068	39,366	32,702	-411	4,663	-6,335	0	0
20362	Sumitomo Marine & Fire Insurance Company of America	234,014	137,577	96,437	-20,042	21,499	-29,752	27,065	15,252
12220	Superior Insurance Company	57,094	46,705	10,389	-8,943	1,956	-6,275	20,829	22,000
24047	Surety Bonding Company of America	6,796	1,644	5,152	582	255	484	4,041	693
25364	Swiss Reinsurance America Corporation	10,268,788	7,877,501	2,391,286	-135,927	118,046	123,935	0	0
25461	TIG Insurance Company of Texas	6,256	17	6,239	0	535	-284	1,351	1,156
19526	Texas General Indemnity Company	15,590	3,845	11,745	-94	844	148	0	0
13242	Titan Indemnity Company	131,559	49,579	81,980	-10,523	21,583	-6,112	0	-14
42439	Toa-Re Insurance Company of America (The)	907,084	654,068	253,016	-8,377	36,582	14,125	0	0
37621	Toyota Motor Insurance Company	87,613	66,695	20,919	-1,804	4,527	1,519	15,646	9,215
41238	Trans Pacific Insurance Company	42,090	11,660	30,430	6	1,631	477	3,170	6,685
28886	TransGuard Insurance Company of America, Inc	111,401	75,539	35,863	9,253	3,832	246	1,837	1,535
19453	Transatlantic Reinsurance Company	5,277,705	3,731,761	1,545,944	-79,940	214,654	144,890	0	0
20486	Transcontinental Insurance Company	152,152	72,726	79,426	0	63,753	-158,324	44,522	73,365
33014	Transport Insurance Company	111,533	87,646	23,887	-2,367	5,013	-142	2,092	1,493
20494	Transportation Insurance Company	76,847	6,669	70,178	0	27,250	-8,882	71,090	65,933
36170	Travelers Casualty Company of Connecticut	303,108	242,975	60,133	-21,740	15,325	-4,095	1,651	729
19038	Travelers Casualty and Surety Company	13,390,845	10,818,098	2,572,746	-959,855	662,261	-426,019	9,361	-5,735
31194	Travelers Casualty and Surety Company of America	2,196,986	1,489,242	707,744	109,038	111,823	66,545	100,721	1,033
19046	Travelers Casualty and Surety Company of Illinois	1,668,110	1,315,785	352,325	-124,734	83,993	-16,448	4,873	-2,556
40282	Travelers Commercial Casualty Company	284,917	222,262	62,655	-21,740	12,966	-6,536	0	0
36137	Travelers Commercial Insurance Company	308,212	241,924	66,287	-21,740	21,539	-1,489	0	123
25658	Travelers Indemnity Company (The)	12,544,426	8,581,100	3,963,326	-764,916	387,495	138,583	0	0
25682	Travelers Indemnity Company of Connecticut (The)	862,987	608,443	254,545	-62,510	43,100	-9,610	115,940	111,580
25674	Travelers Indemnity Company of Illinois (The)	252,193	177,803	74,390	-16,305	12,527	-672	462,619	285,361
39357	Travelers Insurance Company (Accident Dept)	55,274,525	48,331,700	6,942,824	0	3,584	1,853,952	8,705	17,395
36161	Travelers Property Casualty Insurance Company	194,852	144,650	50,202	-13,588	11,089	-1,366	40,745	23,255
34894	Trenwick America Reinsurance Corporation	1,050,828	924,889	125,939	-134,544	46,064	-248,896	798	188
24350	Triad Guaranty Insurance Corporation	405,400	292,520	112,880	50,003	10,825	7,568	28,526	4,798
19887	Trinity Universal Insurance Company	2,344,468	1,827,211	517,258	-282,321	85,751	-98,008	12,233	10,969
41211	Triton Insurance Company	709,101	415,806	293,295	90,194	45,414	58,062	4,401	1,063
41106	Triumpher Casualty Company	32,939	22,309	10,630	2,419	422	-330	193	18
27120	Trumbull Insurance Company	118,194	74,346	43,848	-422	6,115	9,523	0	0
29459	Twin City Fire Insurance Company	397,300	215,519	181,781	-1,267	20,203	28,379	140,706	84,945
29599	U.S. Specialty Insurance Company	255,182	144,346	110,836	3,634	7,513	4,965	12,478	9,226
37893	ULICO Casualty Company	132,928	77,610	55,319	-14,127	3,826	-12,652	20,917	13,479
25968	USAA Casualty Insurance Company	4,405,455	3,223,114	1,182,341	155,474	218,976	20,251	336,843	220,095
18600	USAA General Indemnity Company	254,996	163,682	91,314	24,592	12,686	19,080	16,038	9,268
28497	USPlate Glass Insurance Company	8,840	3,385	5,455	460	192	245	618	67
41050	Underwriter for the Professions Insurance Company	141,328	91,374	49,954	10,984	8,623	12,686	4,861	345
22314	Underwriters Reinsurance Company	74,840	14,835	60,005	0	3,241	-16,853	0	0
25798	Unigard Indemnity Company	58,453	35,177	23,276	-1,355	3,811	1,573	34,426	19,179

Property & Casualty Insurers Assets & Liabilities as of December 31, 2002 (continued)

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
25747	Unigard Insurance Company	470,705	302,914	167,791	-11,649	-7,324	-19,309	86,015	41,243
11142	United Casualty Insurance Company of America	19,041	3,173	15,868	2,096	835	2,025	2,157	362
11770	United Financial Casualty Company	146,239	93,018	53,220	6,551	8,301	-1,340	29,565	20,712
13021	United Fire & Casualty Company	728,068	478,694	249,375	-12,080	18,644	54,386	15,516	3
16659	United Guaranty Commercial Ins Co of North Carolina	21,419	116	21,303	69	807	1,164	0	0
40525	United Guaranty Credit Insurance Company	16,225	1,348	14,878	-66	827	700	355	255
15873	United Guaranty Residential Insurance Company	1,938,453	1,809,024	129,430	191,331	124,983	13,914	61,503	-4,757
41335	United National Specialty Insurance Company	84,528	35,688	48,841	-4,549	2,488	17,370	728	50
25941	United Services Automobile Association	11,824,521	5,074,243	6,750,278	209,634	99,374	154,382	432,174	268,694
25887	United States Fidelity and Guaranty Company	4,978,742	3,180,297	1,798,445	-395,163	306,423	-61,188	88,739	1,046,566
21113	United States Fire Insurance Company	2,006,286	1,402,864	603,422	-54,283	88,528	89,895	122,032	51,814
25895	United States Liability Insurance Company	468,314	192,808	275,506	6,973	11,816	31,510	13,622	4,010
10226	Unitrin Direct Insurance Company	20,488	2,190	18,298	-662	372	1,251	6,820	2,160
13200	Universal Surety of America	25,513	17,879	7,634	-1,808	1,682	-7,811	16	2
41181	Universal Underwriters Insurance Company	317,805	26,715	291,090	-252	162,902	-83,755	107,141	83,592
13099	Utah Home Fire Insurance Company	27,685	36,338	-8,653	-13,353	1,910	-11,733	0	-121
25976	Utica Mutual Insurance Company	1,823,530	1,436,054	387,477	-67,298	88,355	22,077	1,373	3,714
26611	Valiant Insurance Company	13,918	21	13,898	0	519	-481	8,512	3,210
20508	Valley Forge Insurance Company	52,529	8,813	43,716	0	46,893	-158,159	35,743	35,305
19607	Vanguard Underwriters Insurance Company	83,826	63,166	20,660	692	2,576	-7,380	0	0
21172	Vanliner Insurance Company	261,836	167,997	93,839	-1,645	8,234	4,070	12,832	8,960
18759	Verex Assurance, Inc.	195,298	31,711	163,587	2,992	18,094	-19,579	45	-125
10815	Verlan Fire Insurance Company	19,487	9,793	9,693	543	947	1,089	1,200	900
11762	Vesta Fire Insurance Corporation	682,889	482,803	200,086	-93,478	15,548	-35,849	92,910	82,274
20397	Vigilant Insurance Company	275,110	191,475	83,635	3,709	1,142	16,988	46,140	18,038
13137	Viking Insurance Company of Wisconsin	334,181	284,087	50,094	-36,686	2,207	-35,151	152,308	99,154
35971	Voyager Property and Casualty Insurance Company	87,119	56,445	30,674	-785	635	-6,473	18,133	10,068
32778	Washington International Insurance Company	87,319	54,241	33,078	616	866	1,035	5,554	4,901
26069	Wausau Business Insurance Company	126,243	87,400	38,843	-2,772	7,224	4,015	6,232	15,516
26042	Wausau Underwriters Insurance Company	191,653	98,867	92,786	-2,772	10,151	7,913	6,751	9,014
25011	Wesco Insurance Company	321,046	174,324	146,722	82,655	20,332	19,810	12,760	4,452
21121	Westchester Fire Insurance Company	1,267,619	862,939	404,681	78,516	42,922	76,290	85,203	36,218
25771	Western Continental Insurance Company	19,202	7,467	11,735	-1,543	2,613	-16,378	0	0
30830	Western Diversified Casualty Insurance Company	30,019	4,700	25,319	-292	1,915	-14,481	-25	786
26395	Western Home Insurance Company	32,864	23,085	9,779	-2,406	301	-211	7,475	5,151
10008	Western Insurance Company	6,423	867	5,556	-54	172	450	0	0
24465	Western National Assurance Company	26,285	18,862	7,424	-996	1,358	630	0	0
13188	Western Surety Company	633,099	414,514	218,585	21,382	23,310	11,240	9,916	1,415
24120	Westfield National Insurance Company	302,249	212,269	89,980	-5,272	18,237	-1,232	0	0
34207	Westport Insurance Corporation	1,295,134	1,014,676	280,458	-131,496	52,477	53,722	115,479	70,604
13234	Wilshire Insurance Company	106,252	74,631	31,621	1,714	1,421	72	26,622	11,074
12599	Windsor Insurance Company	276,939	201,580	75,359	1,144	5,440	-22,287	871	508
24554	Winterthur International America Insurance Company	395,250	284,952	110,298	-5,283	22,986	28,285	5,473	3,5322
6050	Worldwide Insurance Company	34,659	9	34,650	0	816	2,418	2,334	1,352
20311	XL Capital Assurance Inc.	180,993	58,685	122,308	-15,487	7,621	12,765	20,877	0
20583	XL Reinsurance America Inc.	3,877,103	2,738,462	1,138,641	-50,293	87,839	499,219	1	-46
40193	XI Insurance Company of New York, Inc.	85,456	49,603	35,853	-4,632	3,491	4,885	0	0
37885	XI Specialty Insurance Company	416,386	341,424	74,962	-4,632	13,205	6,904	165,740	65,297
24325	York Insurance Company	48,545	35,453	13,092	-3,627	2,970	-879	0	17
26220	Yosemite Insurance Company	341,890	114,473	227,416	26,192	17,474	29,639	4,934	2,775

16535	Zurich American Insurance Co	15,145,491	12,527,641	2,617,850	-671,624	520,919	196,573	416,315	375,148
27855	Zurich American Insurance Company of Illinois	31,807	0	31,807	0	2,508	-490	1,458	776

Total Foreign Insurers: 647

Total	841,925,633	585,944,250	255,981,384	-19,763,261	35,445,138	-2,475,347	28,576,850	19,389,646
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Total CA and Foreign Property & Casualty Insurers: 700

Grand Total	917,591,029	638,173,719	279,417,310	-24,187,273	38,013,009	-2,382,742	49,015,941	33,738,756
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REAL ESTATE TITLE INSURERS ASSETS & LIABILITIES AS OF DECEMBER 31, 2002

Underwriting & Investment Result for 2002 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
California Insurers:									
50026	Commerce Title Insurance Company	15,002	6,727	8,276	3,576	220	2,397	32,406	655
50849	Diversified Title Insurance Company	10,327	5,783	4,544	122	36	1,196	24,794	188
51586	Fidelity National Title Insurance Company	315,999	223,115	92,884	33,940	6,825	28,411	424,329	12,142
50814	First American Title Insurance Company	1,363,478	712,222	651,256	43,138	109,774	117,039	698,319	23,906
50822	Land Title Insurance Company	1,723	188	1,535	-13	88	41	803	0
50130	North American Title Insurance Company	28,628	17,833	10,794	2,395	509	1,907	58,780	1,326
50857	Security Union Title Insurance Company	101,452	48,813	52,639	-511	-949	-7,572	2,200	1,295
50067	Ticor Title Insurance Company	227,987	155,776	72,212	14,732	5,494	-6,479	13,817	948
50041	United Title Insurance Company	16,779	8,314	8,465	2,071	687	1,433	52,330	1,270
50050	Westcor Land Title Insurance Co	12,918	6,747	6,171	730	378	854	35,232	352
Total California Insurers: 10									
Total		2,094,293	1,185,517	908,776	100,180	123,064	139,229	1,343,008	42,082
Foreign Insurers:									
50028	Ace Capital Title Reinsurance Company	47,379	19,793	27,586	-7	2,121	1,576	0	0
51535	American Pioneer Title Insurance Company	78,858	53,058	25,800	13,050	2,495	7,230	4,349	3
50229	Chicago Title Insurance Company	996,432	702,232	294,199	129,788	57,888	67,324	453,466	24,861
50083	Commonwealth Land Title Insurance Company	589,261	410,823	178,438	50,061	26,938	41,685	161,904	7,061
51071	Fidelity National Title Ins Co of New York	280,259	212,565	67,694	-424	4,982	21,455	86	2,473
50024	Lawyers Title Insurance Corporation	584,852	313,223	271,629	51,594	27,822	42,500	75,770	3,126
51020	National Title Insurance of New York, Inc.	11,421	6,892	4,529	2,024	384	826	1,362	-21
50520	Old Republic National Title Insurance Company	369,455	275,975	93,481	12,072	17,339	905	159,235	3,150
50121	Stewart Title Guaranty Company	651,618	342,276	309,342	13,941	20,511	66,263	255,669	4,559
51420	Stewart Title Insurance Company	40,034	24,573	15,461	2,794	1,666	768	0	83
50012	Transnation Title Insurance Company	173,331	78,061	95,270	17,163	6,407	15,054	14,838	546
51624	United General Title Insurance Company	46,954	29,535	17,418	391	999	1,044	81,720	2,763
Total Foreign Insurers: 12									
Total		3,869,854	2,469,008	1,400,846	292,446	169,552	266,631	1,208,401	48,605
Total CA and Foreign Insurers: 22									
Total		5,964,147	3,654,524	2,309,623	392,626	292,617	405,859	2,551,409	90,687

FAIR PLAN REPORT - 2002 DIRECT WRITTEN LESS DIVIDENDS TO POLICYHOLDERS

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
36404	21st Century Casualty Company	0	0	0	0	0	0	0	0
12963	21st Century Insurance Company	0	0	0	0	0	2,446	0	0
22896	Aca Financial Guaranty Corporation	0	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	0	0	0	0	0	0	323	432
26379	Accredited Surety and Casualty Company, Inc.	0	0	0	0	0	0	0	0
22667	Ace American Insurance Company	5,491	0	0	0	-1	0	25,171	2,386
22705	Ace American Reinsurance Company	0	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Company	-12	0	0	0	0	2	297	417
10030	Ace Indemnity Insurance Company	0	0	0	0	0	0	0	0
20699	Ace Property and Casualty Insurance Company	0	2,246	38,523	0	0	27	4	8
22950	ACSTAR Insurance Company	0	0	0	0	0	0	0	0
40517	Advantage Workers Compensation Insurance Company	0	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	0	0	0	0	2,275	0	0
36153	Aetna Insurance Company of Connecticut	0	0	0	0	0	0	0	0
10014	Affiliated Fm Insurance Company	2,2829	11,727	0	0	0	99	1,914	0
42757	Agri General Insurance Company	0	124	9,581	0	0	0	0	0
19399	AIU Insurance Company	0	0	0	0	0	-494	0	0
38733	Alaska National Insurance Company	0	0	0	0	0	0	0	7
24899	Alea North America Insurance Company	0	0	0	0	0	0	0	0
20222	All America Insurance Company	0	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	0	0	0	0	0	0	0
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0	0
35300	Allianz Insurance Company	33,165	12,775	0	0	0	0	0	0
36420	Allianz Underwriters Insurance Company	-13	-4	0	0	0	0	0	0
36528	Allied Insurance Company	0	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	3,723	1,254	0	0	0	34,962	0	0
19489	Allied World Assurance Company (U.S.) Inc.	350	93	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Company	0	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	0	0	0	0	0	15,498	0	0
19232	Allstate Insurance Company	26,018	18,039	0	12,704	0	622,009	46,246	21,333
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	0	0	0
18708	Ambac Assurance Corporation	0	0	0	0	0	0	0	0
19100	Amco Insurance Company	13,459	4,107	0	0	1,780	87,206	52,396	62,951
19720	American Alternative Insurance Corporation	0	0	0	0	0	0	1,441	2,850
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0	0
24589	American and Foreign Insurance Company	169	127	0	0	0	0	3,698	2,893
21849	American Automobile Insurance Company	0	0	0	0	0	0	14,681	19,773
10111	American Bankers Insurance Company of Florida	624	0	0	7,527	354	5,747	0	0
10138	American Bonding Company	0	0	0	0	0	0	0	0
20427	American Casualty Company of Reading, Pennsylvania	93	107	0	0	0	0	6,300	7,498
10391	American Centennial Insurance Company	0	0	0	0	0	0	0	0
10216	American Contractors Indemnity Company	0	0	0	0	0	0	0	0
19690	American Economy Insurance Company	597	691	0	0	0	0	23,975	17,032
37990	American Empire Insurance Company	0	0	0	0	0	0	0	0
20613	American Employers' Insurance Company	0	0	0	0	0	0	458	1,027
10819	American Equity Specialty Insurance Company	45	17	0	0	0	5	-9	-1
23450	American Family Home Insurance Company	113	34	0	0	0	688	0	0
43699	American Federation Insurance Company	0	0	0	0	0	6,599	0	0
24066	American Fire and Casualty Company	0	0	0	0	0	0	0	0
40398	American Fuji Fire and Marine Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
24376	American General Indemnity Company	0	0	0	0	0	0	0	0
31208	American General Property Insurance Company	0	0	0	0	0	0	0	0
16403	American Growers Insurance Company	0	106	9,386	0	0	0	0	0
26247	American Guarantee and Liability Insurance Company	23,311	2,799	0	0	0	0	40	118
13331	American Hardware Mutual Insurance Company	22	20	0	0	0	0	2,828	505
39152	American Healthcare Indemnity Company	0	0	0	0	0	0	0	0
19380	American Home Assurance Company	5,541	0	0	35	0	0	612	42
19518	American Indemnity Company	0	0	0	0	0	0	0	0
21857	American Insurance Company (The)	105	9	0	0	3,358	89	40,426	51,901
43761	American International Insurance Company of California, Inc.	0	0	0	0	0	13,859	0	0
31895	American Interstate Insurance Company	0	0	0	0	0	0	0	0
10200	American Live Stock Insurance Company	0	0	0	0	0	0	0	0
30562	American Manufacturers Mutual Insurance Company	1,847	688	0	0	0	22,716	12,696	10,472
43630	American Merchants Casualty Company	0	0	0	0	0	0	0	0
16810	American Mercury Insurance Company	0	0	0	0	0	0	0	0
23469	American Modern Home Insurance Company	4,858	1,481	0	0	0	6,040	59	0
22918	American Motorists Insurance Company	185	134	0	0	0	2	9,871	7,835
39942	American National General Insurance Company	0	0	0	0	0	0	0	0
28401	American National Property and Casualty Company	14	4	0	202	0	0	0	0
12084	American Professionals Insurance Company	0	0	0	0	0	0	0	0
18910	American Protection Insurance Company	109	43	0	0	0	123	3,209	2,970
10227	American Re-Insurance Company	0	0	0	0	0	0	0	0
19615	American Reliable Insurance Company	2,068	317	0	418	2,153	4,903	0	0
19984	American Risk Funding Insurance Company	0	0	0	0	0	0	0	0
19631	American Road Insurance Company (The)	0	0	0	0	0	0	0	0
39969	American Safety Casualty Insurance Company	3	0	0	0	0	0	0	0
42978	American Security Insurance Company	38,955	11,472	0	0	0	985	0	0
19704	American States Insurance Company	2,837	3,030	0	0	182	0	14,749	15,881
19712	American States Insurance Company of Texas	0	0	0	0	0	0	0	0
37214	American States Preferred Insurance Company	0	0	0	0	0	0	0	0
40800	American Sterling Insurance Company	-179	-83	0	0	0	-5	0	0
31380	American Surety Company	0	0	0	0	0	0	0	0
40142	American Zurich Insurance Company	8	0	0	0	0	0	399	740
27898	Americas Insurance Company	0	0	0	0	0	0	0	0
30872	Amerin Guaranty Corporation	0	0	0	0	0	0	0	0
23396	Amerisure Mutual Insurance Company	0	0	0	0	0	0	60	45
27928	AMEX Assurance Company	0	0	0	0	0	3,564	0	0
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0	0
19976	Amica Mutual Insurance Company	282	185	0	0	0	15,478	0	0
40010	Anchor General Insurance Company	0	0	0	0	0	0	0	0
11150	Arch Insurance Company	1,173	127	0	0	0	0	131	523
19860	Argonaut Great Central Insurance Company	0	0	0	0	0	0	-6	0
19801	Argonaut Insurance Company	0	0	0	0	0	0	0	0
19828	Argonaut-Midwest Insurance Company	0	0	0	0	0	0	0	0
19844	Argonaut-Southwest Insurance Company	0	0	0	0	0	0	0	0
31887	Arkwright Insurance Company	0	0	0	0	0	0	0	0
41459	Armed Forces Insurance Exchange	235	136	0	0	0	4,074	0	0
21865	Associated Indemnity Corporation	3,729	1,530	0	0	1,924	33,091	5,217	7,411
27189	Associated International Insurance Company	0	0	0	0	0	0	0	0
21296	Associates Insurance Company	49	62	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
19305	Assurance Company of America	5	4	0	0	0	0	23,976	2,034
41769	Athena Assurance Company	0	0	0	0	0	0	0	0
21792	Atlanta Casualty Company	0	0	0	0	0	0	0	0
20931	Atlanta International Insurance Company	0	0	0	0	0	0	0	0
31925	Atlanta Specialty Insurance Company	0	0	0	0	0	0	0	0
22209	Atlantic Insurance Company	0	0	0	0	0	0	0	0
19895	Atlantic Mutual Insurance Company	169	220	0	0	0	0	23,879	28,478
27154	Atlantic Specialty Insurance Company	0	0	0	0	0	0	3	9
18333	Atlas Assurance Company of America	0	0	0	0	0	0	0	0
10367	AVEMCO Insurance Company	0	0	0	0	0	0	0	0
29530	AXA Art Insurance Corporation	0	0	0	0	0	0	0	0
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0	0
11835	AXA Re America Insurance Company	0	0	0	0	0	0	0	0
16187	AXA Re Property and Casualty Insurance Company	209	120	0	0	0	0	419	3
24813	Balboa Insurance Company	10,120	10,487	0	0	0	4,615	-12	0
18538	Bancinsure, Inc.	0	0	0	0	0	0	215	202
33162	Bankers Insurance Company	31	290	0	18,729	0	235	-1	-8
23132	Bankers Multiple Line Insurance Company	0	0	0	0	0	0	0	0
18279	Bankers Standard Insurance Company	0	0	0	0	0	0	-3	-3
38245	BCS Insurance Company	0	0	0	0	0	0	0	0
41394	Benchmark Insurance Company	0	0	0	0	0	0	0	0
32603	Berkley Insurance Company	7	17	0	0	0	372	4,002	1,485
29580	Berkley Regional Insurance Company	0	0	0	0	0	0	0	0
19402	Birmingham Fire Insurance Company of Pennsylvania	0	0	0	0	0	0	0	0
20095	Bituminous Casualty Corporation	0	0	0	0	0	0	0	3
20109	Bituminous Fire and Marine Insurance Company	0	0	0	0	0	0	0	0
24503	Blue Ridge Insurance Company	1	0	0	0	0	0	0	0
20761	Boston Old Colony Insurance Company	0	0	0	0	0	0	0	0
13528	Brotherhood Mutual Insurance Company	0	0	0	0	0	0	0	0
10830	Business Alliance Insurance Company	0	0	0	0	0	0	5,251	4,296
30082	C.P.A. Insurance Company	0	0	0	0	0	0	0	0
18961	CalFarm Insurance Company	0	0	0	0	0	0	0	0
38342	California Automobile Insurance Company	0	0	0	0	0	0	0	0
13544	California Capital Insurance Company	4,779	2,159	0	0	10,121	30,866	30,755	21,568
11166	C-F Insurance Company	0	0	0	0	0	0	0	0
27464	California Casualty & Fire Insurance Company	0	0	0	0	0	0	0	0
10063	California Casualty Compensation Insurance Company	0	0	0	0	0	0	0	0
35955	California Casualty General Insurance Company	0	0	0	0	0	0	0	0
20117	California Casualty Indemnity Exchange (The)	36	10	0	0	0	6,432	0	0
20125	California Casualty Insurance Company	153	42	0	0	0	25,634	0	0
31046	California General Underwriters Insurance Company, Inc.	0	0	0	0	0	0	0	0
32271	California Indemnity Insurance Company	0	0	0	0	0	0	0	0
38865	California Insurance Company	0	0	0	0	0	0	0	0
15539	California State Automobile Association 1228 Inter-Insurance Bureau	341	0	5,258	0	229,271	0	0	0
21946	Camden Fire Insurance Association (The)	0	0	0	0	0	0	0	-1
36340	CAMICO Mutual Insurance Company	0	0	0	0	0	0	0	0
10464	Canal Insurance Company	0	0	0	0	0	0	0	0
20877	Capital Markets Assurance Corporation	0	0	0	0	0	0	0	0
30180	Capital Reinsurance Company	0	0	0	0	0	0	0	0
10520	Care West Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
10510	Carolina Casualty Insurance Company	0	0	0	0	0	0	0	0
10175	Cascade National Insurance Company	0	0	0	0	0	0	0	0
11255	Caterpillar Insurance Company	0	0	0	0	0	0	0	0
10561	Catholic Relief Insurance Company of America	0	0	0	0	0	0	0	0
19909	Centennial Insurance Company	170	58	0	0	0	0	5,304	7,884
20230	Central Mutual Insurance Company	0	0	0	0	0	0	0	0
20249	Central National Insurance Company of Omaha (The)	0	0	0	0	0	0	0	0
34274	Central States Indemnity Co. of Omaha	0	0	0	0	0	0	0	0
34649	Centre Insurance Company	0	0	0	0	0	10,301	0	0
42765	Centurion Casualty Company	0	0	0	0	0	0	0	0
11711	Century American Casualty Company	0	0	0	0	0	0	0	0
20710	Century Indemnity Company	0	0	0	0	0	0	0	0
35130	Century Reinsurance Company	0	0	0	0	0	0	0	0
26905	Century-National Insurance Company	8,898	4,121	0	893	0	64,536	-63	-40
10642	Cherokee Insurance Company	0	0	0	0	0	0	0	0
22810	Chicago Insurance Company	0	0	0	0	0	0	0	-1
34886	Chiyoda Fire & Marine Insurance Company, Ltd. (The) (United States Branch)	0	0	0	0	0	0	0	0
12777	Chubb Indemnity Insurance Company	0	0	0	0	0	3	0	0
10052	Chubb National Insurance Company	0	0	0	0	0	0	0	0
10669	Church Insurance Company (The)	17	11	0	0	0	0	1,196	775
18767	Church Mutual Insurance Company	154	371	0	0	0	63	8,269	7,254
10929	CII Insurance Company	0	0	0	0	0	0	0	0
22004	CIM Insurance Corporation	0	0	0	0	0	0	0	0
10677	Cincinnati Insurance Company (The)	7	4	0	0	0	-1	58	260
42242	Citation Insurance Company	0	0	0	0	0	0	0	0
10315	Civic Property and Casualty Company	437	254	0	324	0	1,602	670	304
10693	Civil Service Employees Insurance Company	6,039	1,963	0	0	0	33,584	4,210	2,675
36412	Claremont Liability Insurance Company	0	0	0	0	0	0	0	0
20532	Clarendon National Insurance Company	9,106	70	0	0	387	23,599	1,509	3,530
29114	CMG Mortgage Assurance Company	0	0	0	0	0	0	0	0
40266	CMG Mortgage Insurance Company	0	0	0	0	0	0	0	0
20435	CNA Casualty of California	-2	0	0	0	0	-4	0	0
25089	Coast National Insurance Company	0	0	0	0	0	0	0	0
33197	Cologne Reinsurance Company Of America	0	0	0	0	0	0	0	0
34347	Colonial American Casualty and Surety Company	0	0	0	0	0	0	0	1
10758	Colonial Surety Company	0	0	0	0	0	0	0	0
27812	Columbia Insurance Company	0	0	0	0	0	0	0	0
40827	Combined Specialty Insurance Company	172	115	0	0	0	0	18	41
19410	Commerce and Industry Insurance Company	0	0	0	0	0	0	2	0
13161	Commerce West Insurance Company	0	0	0	0	0	0	0	0
32280	Commercial Casualty Insurance Company	0	0	0	0	0	0	0	0
36374	Commercial Casualty Insurance Company of North Carolina	0	0	0	0	0	0	0	0
15555	Commercial Fishermen's Inter-Insurance Exchange	0	0	0	0	0	0	0	0
38385	Commercial Guaranty Insurance Company	0	0	0	0	0	0	0	0
20818	Commercial Insurance Company of Newark, New Jersey	0	0	0	0	0	0	0	0
18732	Commercial Loan Insurance Corporation	0	0	0	0	0	0	0	0
10220	Commonwealth Insurance Company of America	0	0	0	0	0	0	122	0
21989	Compass Insurance Company	0	0	0	0	0	0	0	0
34711	Computer Insurance Company	0	0	0	0	0	0	0	0
24872	Connecticut Indemnity Company (The)	0	0	0	0	0	0	1,266	90

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
24961	Connie Lee Insurance Company	0	0	0	0	0	0	0	0
24945	Consolidated American Insurance Company	0	0	0	0	0	0	0	0
32190	Constitution Insurance Company	198	120	0	0	0	0	-325	2,556
20443	Continental Casualty Company	-476	22,389	-100	0	0	0	8,076	9,025
39551	Continental Heritage Insurance Company	0	0	0	0	0	0	0	0
35289	Continental Insurance Company (The)	142	84	0	0	0	-9	0	0
28258	Continental National Indemnity Company	0	0	0	0	0	0	0	0
20923	Continental Reinsurance Corporation	0	0	0	0	0	0	0	0
37206	Contractors Bonding and Insurance Company	0	0	0	0	0	0	1,824	9,763
22730	Converium Insurance (North America) Inc.	0	0	0	471	0	0	0	0
39136	Converium Reinsurance (North America) Inc.	0	0	0	0	0	0	0	0
21318	Coregis Insurance Company	194	159	0	0	0	0	393	2,905
20044	Cornhusker Casualty Company	0	0	0	0	0	0	0	0
35165	Corpa Reinsurance Company	0	0	0	0	0	0	0	0
14010	Crusader Insurance Company	161	22	0	0	0	0	19,241	21,822
18953	CSE Safeguard Insurance Company	374	236	0	0	0	4,667	0	0
10847	CUMIS Insurance Society, Inc.	29	8	0	0	0	0	2,914	3,039
10855	Cypress Insurance Company	0	0	0	0	0	0	0	0
10499	Daimlerchrysler Insurance Company	126	67	0	0	0	0	0	0
19285	Danielson Insurance Company	0	0	0	0	0	0	0	0
19269	Danielson National Insurance Company	0	0	0	0	0	-2	0	0
16705	Dealers Assurance Company	0	0	0	0	0	0	0	0
37907	Deerbrook Insurance Company	0	0	0	0	0	0	0	0
40975	Dentists Insurance Company (The)	0	0	0	0	0	0	5,400	0
42587	Depositors Insurance Company	0	0	0	0	0	402	0	0
12718	Developers Surety and Indemnity Company	0	0	0	0	0	0	0	0
42048	Diamond State Insurance Company	38	41	0	0	0	-6	939	1,336
36463	Discover Property & Casualty Insurance Company	8,760	2,420	0	0	0	0	395	168
34495	Doctors' Company, An Interinsurance Exchange (The)	0	0	0	0	0	0	0	0
33499	Dorinco Reinsurance Company	750	0	0	0	0	0	0	0
10928	Eagle Insurance Company	0	0	0	0	0	0	0	0
36986	Eagle Pacific Insurance Company	0	0	0	0	0	0	0	0
12890	Eagle West Insurance Company	37	13	0	0	0	394	1	0
14702	EastGUARD Insurance Company	0	0	0	0	0	0	0	0
22926	Economy Fire & Casualty Company	0	0	0	0	0	0	0	0
21261	Electric Insurance Company	11	14	0	0	0	948	0	0
21407	EMCASCO Insurance Company	0	0	0	0	0	8	0	0
21326	Empire Fire and Marine Insurance Company	315	1,958	0	0	0	0	11,662	176
11555	Employers Direct Insurance Company	0	0	0	0	0	0	0	0
21458	Employers Insurance Company of Wausau	8,631	2,872	0	0	0	4	7,950	2,126
20648	Employers' Fire Insurance Company (The)	0	0	0	0	0	0	1,761	1,304
21415	Employers Mutual Casualty Company	1,150	1,392	0	0	0	7	170	89
39845	Employers Reinsurance Corporation	0	0	0	0	0	0	0	0
30210	Esurance Property and Casualty Insurance Company	0	0	0	0	0	0	0	0
20516	Euler American Credit Indemnity Company	0	0	0	0	0	0	0	0
10120	Everest National Insurance Company	1	2	0	0	0	0	4,049	21,079
26921	Everest Reinsurance Company	0	0	0	0	0	0	0	0
10318	Exact Property and Casualty Company	1,181	610	0	0	0	2,065	645	251
35181	Executive Risk Indemnity Inc.	0	0	0	0	0	0	0	0
40029	Explorer Insurance Company (The)	233	1,056	0	0	0	28,268	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
21482	Factory Mutual Insurance Company	31,341	62,324	0	0	0	0	0	0
44784	Fairfield Insurance Company	0	0	0	0	0	0	2	0
18864	Fairmont Insurance Company	5	9	0	0	0	0	1,643	711
13846	Farmers Home Mutual Insurance Company	628	343	0	0	0	7,150	0	0
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	20,752	8,300	0	0	0	30,393	95,351	36,350
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0	0
41483	Farmington Casualty Company	0	0	0	0	0	0	0	0
13838	Farmland Mutual Insurance Company	0	0	0	0	0	0	1	0
20281	Federal Insurance Company	1,013	256	0	0	0	37,574	95,655	50,612
13935	Federated Mutual Insurance Company	2,976	1,715	0	0	0	37	3,193	5,219
11118	Federated Rural Electric Insurance Corporation	29	19	0	0	0	0	0	0
28304	Federated Service Insurance Company	55	60	0	0	0	0	0	0
43460	FFG Insurance Company	0	0	0	0	0	0	0	0
35270	Fidelity and Casualty Company of New York (The)	0	0	0	0	0	0	0	0
39306	Fidelity and Deposit Company of Maryland	741	18,550	0	0	0	2,584	5,149	2,989
35386	Fidelity and Guaranty Insurance Company	1,043	974	0	0	0	0	912	602
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	640	597	0	0	0	-1	2,383	1,204
25180	Fidelity National Insurance Company	0	0	0	0	0	4,544	0	0
12815	Financial Guaranty Insurance Company	0	0	0	0	0	0	0	0
19852	Financial Indemnity Company	0	0	0	0	0	0	0	0
31453	Financial Pacific Insurance Company	0	0	0	0	43	0	8,437	34,631
18287	Financial Security Assurance Inc.	0	0	0	0	0	0	0	0
24880	Fire and Casualty Insurance Company of Connecticut (The)	0	0	0	0	0	0	78	115
21660	Fire Insurance Exchange	27,805	9,759	0	12,622	0	784,273	74,529	11,368
21873	Fireman's Fund Insurance Company	7,534	2,701	25,710	0	133	78,806	65,757	41,268
21903	Fireman's Fund Insurance Company of Texas	0	0	0	0	0	0	0	0
20850	Firemen's Insurance Company of Newark, New Jersey	66	22	0	0	0	0	0	0
37710	First American Property & Casualty Insurance Company	-183	-61	0	772	0	5,676	0	0
34525	First American Specialty Insurance Company	12,295	0	0	0	0	52,179	-1	-3
16578	First Community Insurance Company	42	23	0	1,001	0	133	0	2
11177	First Financial Insurance Company	176	17	0	0	0	0	1,393	1,885
33588	First Liberty Insurance Corporation (The)	0	0	0	0	0	1	0	0
24724	First National Insurance Company of America	39	401	0	0	0	28,244	2,549	2,564
21822	First State Insurance Company	0	0	0	0	0	0	0	0
13978	Florists' Mutual Insurance Company	22	6	0	0	163	0	2,160	1,067
38776	Folksamerica Reinsurance Company	0	0	0	0	0	0	4,661	2,065
11185	Foremost Insurance Company Grand Rapids, Michigan	0	0	0	0	0	32,447	0	0
11800	Foremost Property And Casualty Insurance Company	0	0	0	0	0	6,940	0	0
29688	Forestview Mortgage Insurance Co.	0	0	0	0	0	0	0	0
38830	Fort Wayne Health & Casualty Insurance Company	0	0	0	0	0	0	0	0
11512	Fremont Employers Insurance Company	0	0	0	0	0	0	0	0
21040	Fremont Indemnity Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
10201	Galway Insurance Company	0	0	0	0	0	0	0	0
22225	GE Auto & Home Assurance Company	0	0	0	0	0	0	0	0
20796	GE Casualty Insurance Company	0	0	0	0	0	0	0	0
43974	GE Indemnity Insurance Company	0	0	0	0	0	0	0	0
34789	GE Property & Casualty Insurance Company	0	0	0	0	0	2,693	0	0
22969	GE Reinsurance Corporation	0	0	0	0	0	0	0	0
29823	GE Residential Mortgage Insurance Corporation of North Carolina	0	0	0	0	0	0	0	0
41491	GEICO Casualty Company	0	0	0	0	0	0	0	0
35882	GEICO General Insurance Company	0	0	0	0	0	0	0	0
22055	GEICO Indemnity Company	0	0	0	0	0	0	0	0
24414	General Casualty Company of Wisconsin	1	1	0	0	0	0	24	30
38458	General Electric Mortgage Insurance Corporation	0	0	0	0	0	0	0	0
16675	General Electric Mortgage Insurance Corporation of North Carolina	0	0	0	0	0	0	0	0
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0	0
24732	General Insurance Company of America	68	6,272	0	0	0	0	2,014	2,596
22039	General Reinsurance Corporation	0	0	0	0	0	0	0	0
16063	General Security Insurance Company	0	0	0	0	0	6,331	0	0
39322	General Security National Insurance Company	0	1	0	0	0	0	0	0
11967	General Star National Insurance Company	53	18	0	0	362	0	0	0
11231	GENERALI Assicurazioni Generali S.P.A. (U.S. Branch)	106	34	0	0	0	0	0	0
38962	Genesis Insurance Company	878	0	0	0	0	0	911	0
10799	Geovera Insurance Company	0	0	0	0	0	0	0	0
41343	Gerling America Insurance Company	685	0	0	0	0	0	0	0
21032	Gerling Global Reinsurance Corporation of America	0	0	0	0	0	0	0	0
11266	Gerling Global Reinsurance Corporation United States Branch	0	0	0	0	0	0	0	0
11282	Germantown Insurance Company	0	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	3,227	368	0	0	0	30,194	0	0
11304	Global Surety & Insurance Co.	0	0	0	0	0	0	0	0
24600	Globe Indemnity Company	0	1,335	0	0	477	0	3,964	1,314
11044	GMAC Insurance Company Online, Inc.	0	0	0	0	0	0	0	0
39861	Golden Bear Insurance Company	3,225	0	0	0	0	156	0	0
10836	Golden Eagle Insurance Corporation	4,258	37	0	0	2,980	-474	9,655	1,2002
22063	Government Employees Insurance Company	0	0	0	0	0	0	0	0
22098	Grain Dealers Mutual Insurance Company	0	0	0	0	0	0	0	0
22101	Grange Insurance Association	660	363	0	0	1,950	7,813	266	8
23809	Granite State Insurance Company	134	100	0	1	0	0	2,989	4,907
25984	Graphic Arts Mutual Insurance Company	0	0	0	0	0	0	13	6
36307	Gray Insurance Company (The)	0	0	0	0	0	0	0	0
26832	Great American Alliance Insurance Company	828	2,483	2,491	0	131	0	4,582	3,529
26344	Great American Assurance Company	2,964	6,279	0	0	1,941	0	7,319	7,983
10646	Great American Contemporary Insurance Company	0	0	0	0	0	0	0	0
16691	Great American Insurance Company	466	599	0	0	964	0	3,622	4,665
22136	Great American Insurance Company of New York	326	1,102	10,138	0	409	0	9,755	5,161
38580	Great American Protection Insurance Company	0	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
33723	Great American Spirit Insurance Company	228	71	0	0	0	2,689	0	0
25224	Great Divide Insurance Company	2,308	844	0	0	0	0	0	0
20303	Great Northern Insurance Company	71	20	0	0	0	5	11,510	7,594
11371	Great West Casualty Company	0	0	0	0	0	0	0	0
22322	Greenwich Insurance Company	4,171	4,3584	0	0	0	0	13,666	4,640
40541	Grocers Insurance Company	0	0	0	0	0	0	131	77
11398	Guarantee Insurance Company	0	0	0	0	0	0	0	0
26948	Guaranty National Insurance Company of Connecticut	0	0	0	0	0	0	75	0
15032	Guideone Mutual Insurance Company	213	375	0	0	0	149	9,078	9,125
14559	Guideone Specialty Mutual Insurance Company	27	104	3,380	0	0	0	8,058	9,186
22217	Gulf Insurance Company	172	190	0	0	0	0	3,743	4,351
22292	Hanover Insurance Company (The)	51	17	0	0	0	9	319	119
21806	Harbor Specialty Insurance Company	0	0	0	0	0	0	0	0
26433	Harco National Insurance Company	300	437	0	0	0	0	0	0
23582	Harleysville Insurance Company	0	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0	0	0	15	0	0	0	0
22357	Hartford Accident and Indemnity Company	0	0	0	0	0	0	685	407
29424	Hartford Casualty Insurance Company	408	679	2,877	0	0	25,007	146,988	30,229
19682	Hartford Fire Insurance Company	35,595	1,313	0	11,858	0	18	30,924	32,022
37478	Hartford Insurance Company of The Midwest	101	185	0	0	0	11	2,624	26,539
11452	Hartford Steam Boiler Inspection and Insurance Company (The)	0	0	0	0	0	0	10,076	0
30104	Hartford Underwriters Insurance Company	637	251	0	0	0	32,844	1,677	2,966
22438	Hawaiian Insurance & Guaranty Company, Limited (The)	210	0	0	0	0	1,128	0	0
39527	Heritage Indemnity Company	0	0	0	0	0	0	0	0
22489	Highlands Insurance Company	0	0	0	0	0	0	-23	-3
11005	Homesite Insurance Company of California	0	0	0	0	0	5,815	0	0
22578	Horace Mann Insurance Company	100	64	0	0	0	4,121	0	0
22756	Horace Mann Property & Casualty Insurance Company	143	58	0	0	0	7,113	0	0
38849	Houston General Insurance Company	0	0	0	0	0	0	0	0
25054	Hudson Insurance Company	0	0	0	0	0	2,610	1,107	884
10048	Hyundai Marine & Fire Insurance Co., Ltd.	94	0	0	0	0	0	0	0
29068	IDS Property Casualty Insurance Company	0	0	0	0	0	0	0	0
11487	Imperial Casualty and Indemnity Company	0	0	0	0	0	0	0	0
25550	Indemnity Company of California	0	0	0	0	0	0	0	0
43575	Indemnity Insurance Company of North America	0	185	0	0	3,402	0	0	0
14265	Indiana Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0	0
21075	Industrial Underwriters Insurance Company	0	0	0	0	0	0	0	0
22268	Infinity Insurance Company	0	0	0	0	0	0	0	0
10068	Infinity National Insurance Company	0	0	0	0	0	0	0	0
20260	Infinity Select Insurance Company	0	0	0	0	0	0	0	0
26700	Insurance Company of Illinois	0	0	0	0	0	0	0	0
22713	Insurance Company of North America	493	144	0	0	-2	15	4	41
19429	Insurance Company of The State of Pennsylvania (The)	128	0	0	0	0	0	0	0
27847	Insurance Company of The West	1,717	449	0	0	0	0	1,196	445
37257	Insurance Corporation of Hannover	1,190	264	0	0	0	0	9,504	8,237
18341	Insurance Corporation of New York (The)	775	0	0	0	0	5,047	2,676	0
29742	Integon National Insurance Company	0	0	0	0	0	0	0	0
31488	Integon Preferred Insurance Company	0	0	0	0	0	0	0	0
15598	Interinsurance Exchange of The Automobile Club	0	0	0	0	0	160,564	0	0
24139	International Business & Mercantile Reassurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
11592	International Fidelity Insurance Company	0	0	0	0	0	0	0	0
22837	Interstate Indemnity Company	759	0	0	0	0	0	0	0
11630	Jefferson Insurance Company	61	11	0	0	0	0	0	3
14354	Jewelers Mutual Insurance Company	0	0	0	0	0	0	551	414
20885	Kansas City Fire and Marine Insurance Company	0	0	0	0	0	0	0	0
10915	Kemper Auto & Home Insurance Company	0	0	0	0	0	0	0	0
27138	Kemper Casualty Insurance Company	0	0	0	0	0	0	0	0
15563	Kemper Employers Insurance Company	0	0	0	0	0	0	0	0
40991	Kemper Indemnity Insurance Company	0	0	0	0	0	0	101	0
10914	Kemper Independence Insurance Company	0	0	0	0	0	0	0	0
26077	Lancer Insurance Company	0	0	0	0	0	0	0	0
35637	Landmark Insurance Company	13	0	0	0	0	0	0	0
35246	Laurier Indemnity Company	0	0	0	0	0	0	0	0
36706	Lawyers' Mutual Insurance Company	0	0	0	0	0	0	0	0
11738	Leader Insurance Company	0	0	0	0	0	0	0	0
37940	Lexington National Insurance Corporation	0	0	0	0	0	0	0	0
37800	LG Insurance Company, Limited (United States Branch)	0	0	0	0	0	0	220	2,084
42404	Liberty Insurance Corporation	50	6	0	0	0	0	507	578
19917	Liberty Insurance Underwriters Inc.	0	2	0	0	0	0	2,204	8
23035	Liberty Mutual Fire Insurance Company	1,631	601	0	656	0	41,898	6,453	1,694
23043	Liberty Mutual Insurance Company	365	106	0	0	0	4	16	-21
41939	Liberty Northwest Insurance Corporation	0	0	0	0	0	0	0	0
33855	Lincoln General Insurance Company	331	199	0	0	0	0	812	68
33600	LM Insurance Corporation	0	0	0	0	0	0	0	0
14435	Lumber Mutual Insurance Company	0	0	0	0	0	0	0	-1
22977	Lumbermens Mutual Casualty Company	79	42	0	0	0	21	14,646	10,857
23108	Lumbermen's Underwriting Alliance	3,966	622	0	0	0	0	0	0
35769	Lyndon Property Insurance Company	0	0	0	0	0	0	0	0
42269	Majestic Insurance Company	0	0	0	0	0	0	0	0
36897	Manufacturers Alliance Insurance Company	0	0	0	0	0	0	0	0
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0	0
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0	0
28932	Markel American Insurance Company	725	204	0	0	0	0	0	1
38970	Markel Insurance Company	34	32	0	0	252	0	5,792	11,643
19356	Maryland Casualty Company	108	1,818	0	0	0	0	77,174	8,663
22306	Massachusetts Bay Insurance Company	0	0	0	0	0	16	55	17
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0	0
23825	MBIA Insurance Corp. of Illinois	0	0	0	0	0	0	0	0
12041	MBIA Insurance Corporation	0	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	0	0
32433	Medical Insurance Exchange of California	0	0	0	0	0	0	0	0
11843	Medical Protective Company (The)	0	0	0	0	0	0	0	0
22241	MEDMARC Casualty Insurance Company	0	0	0	0	0	0	0	0
32089	MEDMARC Mutual Insurance Company	0	0	0	0	0	0	0	0
33650	Mendota Insurance Company	0	0	0	0	0	0	0	0
31968	Merastar Insurance Company	0	0	0	0	0	334	0	0
15768	Merced Mutual Insurance Company	379	122	0	0	411	4,088	0	0
14494	Merchants Bonding Company (Mutual)	0	0	0	0	0	0	0	0
11908	Mercury Casualty Company	2,191	204	0	0	0	94,271	10,556	5,091
27553	Mercury Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
24821	Meritplan Insurance Company	0	0	0	0	0	10,530	0	0
25321	Metropolitan Direct Property and Casualty Insurance Company	116	32	0	0	0	4,829	0	0
34339	Metropolitan Group Property and Casualty Insurance Company	0	0	0	0	0	0	0	0
40150	MGA Insurance Company, Inc.	0	0	0	0	0	0	0	0
10682	MGIC Credit Assurance Corporation	0	0	0	0	0	0	0	0
18740	MGIC Indemnity Corporation	0	0	0	0	0	0	0	0
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	35	0	0
38601	MIC Property and Casualty Insurance Corporation	0	33	0	0	0	0	0	0
14508	Michigan Millers Mutual Insurance Company	43	12	0	0	0	4,838	0	0
21687	Mid-Century Insurance Company	254	132	0	0	0	3,554	38,202	15,862
27480	Mid-State Mutual Insurance Company	189	66	0	0	33	1,112	3,421	2,559
36650	Mid-State Surety Corporation	0	0	0	0	0	0	0	0
23434	Middlesex Insurance Company	0	1	0	0	0	0	0	0
20451	Midstates Reinsurance Corporation	0	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	0	0	0	0	0	0	0	0
10920	Millennium Insurance Company	0	0	0	0	0	0	0	0
22551	Mitsui Marine and Fire Insurance Company of America	0	0	0	0	0	0	0	0
23655	Modern Service Insurance Company	0	0	0	0	0	82	0	0
23540	Monterey Insurance Company	40	29	0	0	0	0	2,163	1,778
32077	Montgomery Ward Insurance Company	0	0	0	0	0	0	0	0
31232	Monumental General Casualty Company	0	0	0	0	0	0	0	0
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	0	0
22012	Motors Insurance Corporation	0	0	0	0	0	0	0	0
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0	0
31119	Mutual Protective Insurance Company	0	0	0	0	0	0	0	0
23647	Mutual Service Casualty Insurance Company	518	345	-6	33	0	3,934	909	744
30945	National Alliance Insurance Company	0	0	0	0	0	0	0	0
23663	National American Insurance Company	0	1	0	0	0	0	0	0
23671	National American Insurance Company of California	14	4	0	0	0	0	0	0
11991	National Casualty Company	15	8	0	0	0	82	129	350
10243	National Continental Insurance Company	0	0	0	0	0	0	0	0
16217	National Farmers Union Property and Casualty Company	4	4	0	0	0	0	0	0
23752	National Farmers Union Standard Insurance Company	232	232	0	0	0	0	0	0
20478	National Fire Insurance Company of Hartford	8	14	0	0	0	0	6,717	4,241
42447	National General Assurance Company	0	0	0	0	0	0	0	0
23728	National General Insurance Company	0	0	0	0	0	-18	0	0
20087	National Indemnity Company	0	0	0	0	0	0	0	0
23736	National Insurance Underwriters	0	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	0	0	0	0	0	0	0	0
20052	National Liability & Fire Insurance Company	0	0	0	0	0	0	0	0
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (*continued*)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
21881	National Surety Corporation	-140	4	0	0	536	50	30,066	29,425
19445	National Union Fire Insurance Company of Pittsburgh, Pa	36	0	0	0	0	0	2	4
26093	Nationwide Affinity Insurance Company of America	0	0	0	0	0	0	0	0
28223	Nationwide Agribusiness Insurance Company	0	0	0	0	0	0	6,095	3,063
10723	Nationwide Assurance Company	0	0	0	0	0	0	0	0
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0	0
25453	Nationwide Insurance Company of America	0	0	0	0	0	0	0	0
23779	Nationwide Mutual Fire Insurance Company	390	155	0	410	0	9,122	0	0
23787	Nationwide Mutual Insurance Company	709	839	0	0	67,636	0	11,627	12,108
37877	Nationwide Property and Casualty Insurance Company	0	0	0	0	0	0	0	6
25240	NAU Country Insurance Company	0	1,245	19,493	0	0	0	0	0
42307	Navigators Insurance Company	0	0	0	0	0	0	752	2,295
15865	NCMIC Insurance Company	0	0	0	0	0	0	0	0
10317	Neighborhood Spirit Property and Casualty Company	6,192	3,335	0	0	0	4,605	216	104
24171	Netherlands Insurance Company (The)	27	16	0	0	0	0	4,214	4,095
41629	New England Reinsurance Corporation	0	0	0	0	0	0	0	0
23841	New Hampshire Insurance Company	249	163	0	68	0	3,535	34	2,621
16608	New York Marine and General Insurance Company	0	0	0	0	0	0	0	0
24643	Newark Insurance Company	0	0	0	0	0	0	0	0
24848	Newport Insurance Company	25,885	21,760	0	0	0	15,382	0	0
35106	Niagara Fire Insurance Company	0	0	0	0	0	0	0	0
32301	Nichido Fire and Marine Insurance Company, Limited (The)	0	0	0	0	0	0	0	0
12190	NIPPONKOA Insurance Company of America	0	0	0	0	0	0	0	0
27073	NIPPONKOA Insurance Company, Limited	420	114	0	0	0	21	5	6
38997	Nissan Fire & Marine Insurance Company, Limited (The) (United States Branch)	0	0	0	0	0	0	0	0
33200	Norcal Mutual Insurance Company	0	0	0	0	0	0	0	0
31470	NorGUARD Insurance Company	0	0	0	0	0	0	0	0
29700	North American Elite Insurance Company	0	0	0	0	0	0	3,767	0
29874	North American Specialty Insurance Company	103	380	0	0	0	0	89	0
27740	North Pointe Insurance Company	0	0	0	0	0	0	0	0
21105	North River Insurance Company (The)	35	13	0	0	-23	0	104	106
22047	North Star Reinsurance Corporation	0	0	0	0	0	0	0	0
36455	Northbrook Indemnity Company	0	0	0	0	0	0	0	0
19224	Northbrook Property and Casualty Insurance Company	0	0	0	0	0	0	90	0
38369	Northern Assurance Company of America (The)	0	0	0	0	0	0	619	490
19372	Northern Insurance Company of New York	16	18	0	0	0	19	19,550	15,372
24031	Northland Casualty Company	223	85	0	0	0	0	0	0
24015	Northland Insurance Company	2,639	979	0	0	0	599	639	71
43583	Northwest Physicians Mutual Insurance Company	0	0	0	0	0	0	0	0
23906	Northwestern National Casualty Company	0	4	0	0	0	0	42	14
23914	Northwestern National Insurance Company of Milwaukee, Wisconsin	0	0	0	0	0	0	0	0
20338	Northwestern Pacific Indemnity Company	33	9	0	0	0	1	2,700	1,179
34630	Oak River Insurance Company	0	0	0	0	0	0	0	0
23248	Occidental Fire & Casualty Company of North Carolina	0	0	0	0	0	0	0	0
12360	Ocean Harbor Casualty Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied	Multiple	Federal	Farmowners	Homeowners	Commercial	Commercial
		Lines	Lines	Peril	Flood	Multiple	Multiple	Mult Peril	Mult Peril
				Corp		Peril	Peril	Fire & Allied	Liability
23680	Odyssey America Reinsurance Corporation	0	0	0	0	0	0	0	0
25070	Odyssey Reinsurance Corporation	0	0	0	0	0	0	0	0
26565	Ohio Indemnity Company	0	0	0	0	0	0	0	0
24147	Old Republic Insurance Company	7	3	0	0	0	0	0	0
35424	Old Republic Minnehoma Insurance Company	0	0	0	0	0	0	0	0
40444	Old Republic Surety Company	0	0	0	0	0	0	0	0
37060	Old United Casualty Company	0	0	0	0	0	0	0	0
12254	Omaha Indemnity Company (The)	0	0	0	0	0	0	0	0
37540	Omaha Property and Casualty Insurance Company	0	0	0	4,724	0	0	0	0
39098	Omni Insurance Company	0	0	0	0	0	0	0	0
20621	Onebeacon America Insurance Company	23	36	0	0	0	1,304	3,664	4,208
21970	Onebeacon Insurance Company	42	916	0	0	9,084	75	1,024	1,802
14907	Oregon Mutual Insurance Company	2,342	1,399	0	0	89	11,022	8,180	1,642
37818	Orion Insurance Company	0	0	0	0	0	0	0	0
33030	Ormond Reinsurance Company	0	0	0	0	0	0	0	0
10019	Overseas Partners Us Reinsurance Company	0	0	0	0	0	0	0	0
41408	Pacific Automobile Insurance Company	2	-1	0	0	0	0	26	-16
40380	Pacific Eagle Insurance Company	0	0	0	0	0	0	0	0
22748	Pacific Employers Insurance Company	0	0	0	0	0	0	0	0
20346	Pacific Indemnity Company	35	10	0	0	0	1,007	6,556	4,453
37338	Pacific Insurance Company	0	0	0	0	0	0	0	0
23930	Pacific National Insurance Company	0	-3	0	0	0	79	-296	-98
40550	Pacific Pioneer Insurance Company	0	0	0	0	0	424	0	1
11048	Pacific Property and Casualty Company	247	137	0	0	0	3,812	0	0
10887	Pacific Select Property Insurance Company	0	0	0	0	0	0	0	0
37850	Pacific Specialty Insurance Company	0	99	0	0	0	60,509	1,419	1,836
38636	Partner Reinsurance Company of The U.S.	0	0	0	0	0	0	0	0
10006	Partnerre Insurance Company of New York	0	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0	0
24198	Peerless Insurance Company	4,127	3,006	0	0	361	0	53,333	60,576
32859	Penn-America Insurance Company	710	284	0	0	0	0	9,459	6,211
10673	Penn-Star Insurance Company	0	0	0	0	0	0	1	-2
21962	Pennsylvania General Insurance Company	83	34	0	0	0	846	1,304	8,404
14974	Pennsylvania Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0	0
41424	Pennsylvania Manufacturers Indemnity Company	0	0	0	0	0	0	0	0
12262	Pennsylvania Manufacturers' Association Insurance Company	0	0	0	0	0	0	4	33
37648	Permanent General Assurance Corporation	0	0	0	0	0	0	0	0
12297	Petroleum Casualty Company	0	0	0	0	0	0	0	0
18058	Philadelphia Indemnity Insurance Company	0	0	0	185	0	779	17,630	25,807
12319	Philadelphia Reinsurance Corporation	0	0	0	0	0	0	0	0
35262	Phoenix Assurance Company of New York	0	0	0	0	0	0	0	-9
28860	Planet Indemnity Company	0	0	0	0	0	0	0	0
18619	Platte River Insurance Company	0	0	0	0	0	0	0	0
39675	PMA Capital Insurance Company	0	0	0	0	0	0	0	0
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
14460	Podiatry Insurance Company of America (Rrg), A Mutual Company	0	0	0	0	0	0	0	0
40134	Potomac Insurance Company of Illinois	0	0	0	0	0	0	0	-21
10900	Preferred Employers Insurance Company	0	0	0	0	0	0	0	0
36234	Preferred Professional Insurance Company	0	0	0	0	0	0	0	0
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0	0
12513	Professional Liability Insurance Company of America	0	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Insurance Company	0	0	0	0	0	0	0	0
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	0	0	0	0	0	0	0	0
16322	Progressive Halcyon Insurance Company	0	0	0	0	0	0	0	0
11851	Progressive Home Insurance Company	0	0	0	0	0	0	0	0
37605	Progressive Marathon Insurance Company	0	0	0	0	0	0	0	0
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	0	0
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	0	0
27804	Progressive West Insurance Company	0	0	0	0	0	0	0	0
34690	Property And Casualty Insurance Company of Hartford	0	0	0	0	0	-1	63	17
12416	Protective Insurance Company	0	0	0	0	0	0	0	0
20265	Protective National Insurance Company of Omaha (The)	0	0	0	0	0	0	0	0
24295	Providence Washington Insurance Company	0	0	0	0	0	0	4	5
36439	Prudential Commercial Insurance Company	0	0	0	0	0	0	0	0
36447	Prudential General Insurance Company	0	0	0	0	0	0	0	0
32352	Prudential Property and Casualty Insurance Company	1,504	499	0	458	0	33,237	0	0
15059	Public Service Mutual Insurance Company	69	19	0	0	0	0	7,621	7,180
35157	Putnam Reinsurance Company	0	0	0	0	0	0	0	0
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0	0
39217	QBE Insurance Corporation	0	0	0	0	0	0	0	1
10219	QBE Reinsurance Corporation	0	0	0	0	0	0	0	0
10829	Quadrant Indemnity Company	0	0	0	0	0	0	0	0
33790	Radian Guaranty Inc.	0	0	0	0	0	0	0	0
38512	Rampart Insurance Company	0	0	0	0	0	0	0	0
24384	Ranger Insurance Company	60	26	0	0	0	0	763	422
41580	Red Shield Insurance Company	0	0	0	0	0	0	0	0
37303	Redland Insurance Company	13	10	-13	0	-5	-3	-1	22
11673	Redwood Fire and Casualty Insurance Company	0	0	0	0	0	0	0	0
24449	Regent Insurance Company	0	0	0	0	0	0	84	125
26549	Reinsurance Company of America, Inc.	0	0	0	0	0	0	0	0
22179	Republic Indemnity Company of America	0	0	0	0	0	0	0	0
43753	Republic Indemnity Company of California	0	0	0	0	0	0	0	0
38318	Republic Insurance Company	0	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	0	0
31089	Republic Western Insurance Company	-7	-2	0	0	0	-55	7,916	4,145
15776	Residence Mutual Insurance Company	1,321	1,208	0	696	0	22,378	0	0
10287	Residential Guaranty Co.	0	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	0	0	0
43044	Response Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
11001	Riverport Insurance Company of California	1,940	2,786	0	0	0	0	0	0
13056	Rli Insurance Company	719	1,392	0	0	0	0	1,198	222
12491	Rochdale Insurance Company	0	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	143	82	0	0	792	2,022	48	2
20370	Royal & Sunalliance Personal Insurance Company	0	0	0	0	0	0	0	0
24678	Royal Indemnity Company	13,054	7,424	0	0	0	68	7,806	1,455
26980	Royal Insurance Company of America	3,402	3,044	0	0	11,526	43	4,594	5,125
39039	Rural Community Insurance Company	0	0	27,095	0	0	0	0	0
24740	SAFECO Insurance Company of America	16,307	10,712	0	0	0	68,006	4,241	2,882
39012	SAFECO Insurance Company of Illinois	0	0	0	0	0	59,255	0	0
11215	SAFECO Insurance Company of Pennsylvania	0	0	0	0	0	0	0	0
24694	Safeguard Insurance Company	0	0	0	0	0	50	1,863	4,996
15105	Safety National Casualty Corporation	0	0	0	0	0	0	0	34
10939	Safeway Direct Insurance Company	0	0	0	0	0	0	0	0
12521	Safeway Insurance Company	0	0	0	0	0	0	0	0
25640	Safeway Insurance Company of Georgia	0	0	0	0	0	0	0	0
40460	Sagamore Insurance Company	0	0	0	0	0	0	0	0
38300	Samsung Fire & Marine Insurance Co., Ltd. (United States Branch)	0	0	0	0	0	0	0	0
10837	San Diego Insurance Company	0	0	0	0	0	0	0	0
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0	0
30058	SCOR Reinsurance Company	0	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	0	0	0	0	0	0	5	8
10352	SCPIE Indemnity Company	0	0	0	0	0	0	0	0
20354	Sea Insurance Company of America (The)	0	0	0	0	0	0	0	0
22535	Seaboard Surety Company	0	0	0	0	0	0	0	0
25763	Seaton Insurance Company	0	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	1	1	0	302	0	0	7,665	4,685
19879	Security National Insurance Company	0	0	0	0	0	0	0	0
22233	Select Insurance Company	0	0	0	0	0	0	414	333
10936	Seneca Insurance Company, Inc.	0	0	0	0	0	0	0	0
24988	Sentry Insurance, A Mutual Company	2,745	2,432	0	0	0	0	3,599	2,104
21180	Sentry Select Insurance Company	1,482	1,434	0	0	0	0	0	0
22985	Sequoia Insurance Company	426	53	0	0	0	3,039	33,453	12,304
35041	Sierra Pacific Insurance Company	0	0	0	0	0	0	0	0
35408	Sirius America Insurance Company	0	0	0	0	0	-18	9,539	6,800
11126	Sompo Japan Insurance Company of America	323	217	0	0	0	175	5,775	1,589
24953	South Carolina Insurance Company	0	0	0	4,436	0	0	0	0
19216	Southern Insurance Company	0	0	0	0	0	0	0	0
20524	Specialty National Insurance Company	402	187	0	0	0	0	2,249	5,902
44288	Specialty Risk Insurance Company	0	0	0	0	0	0	0	0
36790	Springfield Insurance Company	0	0	0	0	0	0	115	123
24767	St. Paul Fire and Marine Insurance Company	4,126	6,416	0	0	0	0	47,178	2,898
24775	St. Paul Guardian Insurance Company	83	136	0	0	0	0	994	1
41750	St. Paul Medical Liability Insurance Company	0	0	0	0	0	0	0	0
24791	St. Paul Mercury Insurance Company	1,092	823	0	0	0	0	3,349	3

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
19070	Standard Fire Insurance Company (The)	560	219	0	3,026	0	18,540	22	27
42986	Standard Guaranty Insurance Company	163	40	0	0	0	993	0	0
18023	Star Insurance Company	31	0	0	0	0	0	3,648	2,503
40045	Starnet Insurance Company	0	0	0	0	0	0	1,792	21,942
35076	State Compensation Insurance Fund	0	0	0	0	0	0	0	0
25143	State Farm Fire and Casualty Company	41	95	707	17,873	-1	-94	-78	-58
25151	State Farm General Insurance Company	7,965	2,213	0	0	7,966	1,068,810	134,539	99,850
25178	State Farm Mutual Automobile Insurance Company	0	0	0	0	0	0	0	0
12831	State National Insurance Company, Inc.	68	-11	0	0	0	1,710	0	0
22608	State National Specialty Insurance Company	0	0	0	0	0	0	0	0
42277	Sterling Casualty Insurance Company	0	0	0	0	0	0	0	0
10952	Stonebridge Casualty Insurance Company	0	0	0	0	0	0	0	0
22276	Stonewall Insurance Company	0	0	0	0	0	0	0	0
10340	Stonington Insurance Company	0	0	0	0	0	0	0	0
40436	Stratford Insurance Company	0	0	0	0	0	0	0	0
39187	Suecia Insurance Company	0	0	0	0	0	0	0	0
20362	Sumitomo Marine & Fire Insurance Company of America	15	22	0	0	0	0	7,472	5,069
12220	Superior Insurance Company	0	0	0	0	0	0	0	0
24047	Surety Bonding Company of America	0	0	0	0	0	0	0	0
12793	Surety Company of The Pacific	0	0	0	0	0	0	0	0
32107	Sutter Insurance Company	746	87	0	0	0	3,121	0	0
25364	Swiss Reinsurance America Corporation	0	0	0	0	0	0	0	0
19526	Texas General Indemnity Company	0	0	0	0	0	0	0	0
25496	TIG Indemnity Company	0	0	0	0	0	0	258	93
25534	TIG Insurance Company	59	55	0	0	0	0	2,617	2,181
25461	TIG Insurance Company of Texas	0	0	0	0	0	0	0	0
25518	TIG Premier Insurance Company	-2	-2	0	0	0	-6	0	0
25445	TIG Specialty Insurance Company	157	73	0	0	0	0	0	0
13242	Titan Indemnity Company	0	0	0	0	0	0	0	0
42439	Toa Reinsurance Company of America (The)	0	0	0	0	0	0	0	0
12904	Tokio Marine and Fire Insurance Company, Limited (The)	5,906	5,415	0	0	0	7,598	5,317	6,374
18031	TOPA Insurance Company	2,519	361	0	0	0	4,943	9,329	9,500
37621	Toyota Motor Insurance Company	0	0	0	0	0	0	0	0
41238	Trans Pacific Insurance Company	0	0	0	0	0	0	0	0
19453	Transatlantic Reinsurance Company	0	0	0	0	0	0	0	0
20486	Transcontinental Insurance Company	72	56	0	0	0	0	7,524	11,549
28886	Transguard Insurance Company of America, Inc	0	0	0	0	0	0	0	0
33014	Transport Insurance Company	0	0	0	0	0	0	0	0
20494	Transportation Insurance Company	100	94	0	0	0	0	25,277	11,601
19038	Travelers Casualty and Surety Company	621	177	0	0	0	0	25	30
31194	Travelers Casualty and Surety Company of America	0	0	0	0	0	0	0	0
19046	Travelers Casualty and Surety Company of Illinois	0	0	0	0	0	0	0	0
36170	Travelers Casualty Company of Connecticut	0	0	0	0	0	0	0	0
40282	Travelers Commercial Casualty Company	0	0	0	0	0	0	0	0
36137	Travelers Commercial Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
25658	Travelers Indemnity Company (The)	0	0	0	0	0	0	0	0
25682	Travelers Indemnity Company of Connecticut (The)	637	532	0	0	4,269	3	33,004	38,991
25674	Travelers Indemnity Company of Illinois (The)	19,367	13,828	0	0	3,738	0	73,715	83,540
39357	Travelers Insurance Company (Accident Dept)	0	0	0	0	0	0	0	0
36161	Travelers Property Casualty Insurance Company	2,784	3,155	0	0	0	29,642	0	0
34894	Trenwick America Reinsurance Corporation	0	0	0	0	0	0	0	0
24350	Triad Guaranty Insurance Corporation	0	0	0	0	0	0	0	0
19887	Trinity Universal Insurance Company	0	0	0	0	0	0	0	0
41211	Triton Insurance Company	0	0	0	0	0	0	0	0
41106	Triumpher Casualty Company	0	0	0	0	0	0	0	0
21709	Truck Insurance Exchange	1,079	823	0	0	0	0	99,317	47,547
27120	Trumbull Insurance Company	0	0	0	0	0	0	0	0
29459	Twin City Fire Insurance Company	1	1	0	0	0	-1	1,867	5,181
29599	U.S. Specialty Insurance Company	0	0	0	0	0	0	0	0
37893	ULICO Casualty Company	4	2	0	0	0	0	1,340	1,719
10004	Ulico Standard of America Casualty Company	0	0	0	0	0	0	0	0
41050	Underwriter for The Professions Insurance Company	0	0	0	0	0	0	0	0
22314	Underwriters Reinsurance Company	0	0	0	0	0	0	0	0
25798	Unigard Indemnity Company	57	68	0	0	0	15,879	1,382	1,504
25747	Unigard Insurance Company	5,466	4,361	0	0	4,465	3,348	11,133	9,143
11142	United Casualty Insurance Company of America	768	688	0	0	0	0	0	0
11770	United Financial Casualty Company	0	0	0	0	0	0	0	0
13021	United Fire & Casualty Company	0	0	0	0	0	0	0	0
16659	United Guaranty Commercial Insurance Company of North Carolina	0	0	0	0	0	0	0	0
40525	United Guaranty Credit Insurance Company	0	0	0	0	0	0	0	0
15873	United Guaranty Residential Insurance Company	0	0	0	0	0	0	0	0
41335	United National Specialty Insurance Company	0	0	0	0	0	0	0	0
25941	United Services Automobile Association	8,207	3,063	0	0	0	117,115	0	0
25887	United States Fidelity and Guaranty Company	4,107	2,054	0	0	0	-1	3,912	1,784
21113	United States Fire Insurance Company	15,020	6,792	0	0	0	0	325	112
25895	United States Liability Insurance Company	8	0	0	0	0	0	0	0
10226	Unitrin Direct Insurance Company	0	0	0	0	0	0	0	0
13200	Universal Surety of America	0	0	0	0	0	0	0	0
41181	Universal Underwriters Insurance Company	2,847	3,912	0	0	0	0	0	0
25968	USAA Casualty Insurance Company	2,265	834	0	0	0	75,137	0	0
18600	USAA General Indemnity Company	0	0	0	3,475	0	0	0	0
28497	USplate Glass Insurance Company	0	618	0	0	0	0	0	0
13099	Utah Home Fire Insurance Company	0	0	0	0	0	0	0	0
25976	Utica Mutual Insurance Company	2	1	0	0	0	0	73	59
26611	Valiant Insurance Company	-1	0	0	0	0	82	1,810	3,607
20508	Valley Forge Insurance Company	53	52	0	0	0	0	11,696	8,062
14133	Valley Insurance Company	1,274	1,114	0	0	0	2,765	0	-1
19607	Vanguard Underwriters Insurance Company	0	0	0	0	0	0	0	0
21172	Vanliner Insurance Company	0	0	0	0	0	0	0	0
18759	Verex Assurance, Inc.	0	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
10815	Verlan Fire Insurance Company	608	500	0	0	0	0	0	0
11762	Vesta Fire Insurance Corporation	-490	0	0	4	0	0	0	0
42285	Veterinary Pet Insurance Company	0	0	0	0	0	0	0	0
20397	Vigilant Insurance Company	107	30	0	0	0	2,925	19,437	12,502
13137	Viking Insurance Company of Wisconsin	0	0	0	0	0	0	0	0
10079	Vintage Insurance Company	0	0	0	0	0	0	0	0
35971	Voyager Property and Casualty Insurance Company	0	0	0	0	0	0	0	0
32778	Washington International Insurance Company	0	0	0	0	0	0	0	0
26069	Wausau Business Insurance Company	0	0	0	0	0	0	573	793
26042	Wausau Underwriters Insurance Company	42	0	0	0	0	0	455	956
10683	Wawanesa General Insurance Company	23	6	0	0	0	8,035	0	0
31526	Wawanesa Mutual Insurance Company (The)	23	6	0	0	0	3,251	0	0
25011	Wesco Insurance Company	0	0	0	0	0	0	0	0
21121	Westchester Fire Insurance Company	1,126	0	0	0	0	0	99	434
25771	Western Continental Insurance Company`	0	0	0	0	0	0	0	0
30830	Western Diversified Casualty Insurance Company	0	0	0	0	0	0	0	0
27502	Western General Insurance Company	0	0	0	0	0	0	0	0
26395	Western Home Insurance Company	0	0	0	0	0	7,458	0	0
10008	Western Insurance Company	0	0	0	0	0	0	0	0
13625	Western Mutual Insurance Company	187	127	0	0	0	6,543	0	0
24465	Western National Assurance Company	0	0	0	0	0	0	0	0
10997	Western Select Insurance Company	0	0	0	0	0	0	137	62
13188	Western Surety Company	0	0	0	0	0	0	0	0
10935	Western Underwriters Insurance Company	0	0	0	0	0	0	0	0
37770	Western United Insurance Company	0	0	0	0	0	0	0	0
24120	Westfield National Insurance Company	0	0	0	0	0	0	0	0
34207	Westport Insurance Corporation	7,215	4,956	0	0	0	0	7,743	13,917
24635	Westward Insurance Company	0	0	0	0	0	0	0	0
25780	Williamsburg National Insurance Company	0	0	0	0	0	0	189	125
13234	Wilshire Insurance Company	0	0	0	0	0	0	0	0
12599	Windsor Insurance Company	0	0	0	0	0	0	0	0
24554	Winterthur International America Insurance Company	-1,110	569	0	0	0	0	238	101
13250	Workmen's Auto Insurance Company	0	0	0	0	0	966	0	0
26050	Worldwide Insurance Company	0	0	0	0	0	0	0	0
20311	XI Capital Assurance Inc.	0	0	0	0	0	0	0	0
40193	XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0	0
20583	XL Reinsurance America Inc.	0	0	0	0	0	0	0	0
37885	XI Specialty Insurance Company	0	0	0	0	0	0	0	0
24325	York Insurance Company	0	0	0	0	0	0	0	0
26220	Yosemite Insurance Company	0	0	0	0	0	0	0	0
13269	Zenith Insurance Company	0	0	0	0	0	0	0	0
30120	ZNAT Insurance Company	0	0	0	0	0	0	0	0
16535	Zurich American Insurance Company	26,728	3,877	0	0	0	0	5,743	4,061
27855	Zurich American Insurance Company of Illinois	0	0	0	0	0	0	3	6

Total Property & Casualty Companies: 799

Each Line Of Business Total:	652,614	441,441	149,262	109,176	144,340	4,564,439	2,082,321	1,485,904
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FAIR PLAN REPORT - 2002 DIRECT WRITTEN LESS DIVIDENDS TO POLICYHOLDERS

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
36404	21st Century Casualty Company	0	0	0	0	0	0	760
12963	21st Century Insurance Company	8	0	0	0	0	0	971,679
22896	ACA Financial Guaranty Corporation	0	0	0	0	0	0	8,746
20010	Acceptance Indemnity Insurance Company	45	0	0	0	0	0	27,450
26379	Accredited Surety And Casualty Company, Inc.	0	0	0	0	0	0	168
22667	Ace American Insurance Company	7,607	8,636	1,929	0	12	0	254,667
22705	Ace American Reinsurance Company	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Company	554	14	0	0	2	0	28,684
10030	Ace Indemnity Insurance Company	0	0	0	0	0	0	2,468
20699	Ace Property and Casualty Insurance Company	217	7	4,103	0	0	0	48,173
22950	ACSTAR Insurance Company	0	0	0	0	0	0	624
40517	Advantage Workers Compensation Insurance Company	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	0	0	0	0	0	22,210
36153	Aetna Insurance Company of Connecticut	0	0	0	0	0	0	8,661
10014	Affiliated FM Insurance Company	17,094	0	0	42	2,543	0	58,555
42757	Agri General Insurance Company	0	0	0	0	0	0	9,705
19399	AIU Insurance Company	0	0	0	0	0	0	2,951
38733	Alaska National Insurance Company	0	0	0	0	0	0	33,035
24899	Alea North America Insurance Company	0	0	0	0	0	0	28,372
20222	All America Insurance Company	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	0	0	0	0	0	8,432
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0
35300	Allianz Insurance Company	17,258	10,150	0	0	1,768	0	76,773
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	5
36528	Allied Insurance Company	0	0	0	0	0	0	1
42579	Allied Property And Casualty Insurance Company	1,050	3,749	0	0	0	0	106,270
19489	Allied World Assurance Company (U.S.) Inc.	0	23	0	0	0	0	466
41840	Allmerica Financial Benefit Insurance Company	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	97	0	0	0	0	0	902,563
19232	Allstate Insurance Company	21,323	2,966	0	0	69	215	1,317,314
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	0	139,803
18708	Ambac Assurance Corporation	0	0	0	0	0	0	162,805
19100	Amco Insurance Company	3,201	12,745	0	0	2,365	0	339,712
19720	American Alternative Insurance Corporation	7	0	0	0	0	0	18,141
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0
24589	American and Foreign Insurance Company	1	71	0	0	0	0	17,026
21849	American Automobile Insurance Company	-55	0	0	0	0	0	88,800
10111	American Bankers Insurance Company of Florida	20,826	0	0	0	0	1,911	74,454
10138	American Bonding Company	0	0	0	0	0	0	6
20427	American Casualty Company of Reading, Pennsylvania	251	1	0	0	21	0	114,666
10391	American Centennial Insurance Company	0	0	0	0	0	0	0
10216	American Contractors Indemnity Company	0	0	0	0	0	0	35,984
19690	American Economy Insurance Company	629	60	0	2	121	0	60,952
37990	American Empire Insurance Company	0	0	0	0	0	0	0
20613	American Employers' Insurance Company	39	0	0	0	0	0	2,402
10819	American Equity Specialty Insurance Company	0	0	0	0	0	0	8,745
23450	American Family Home Insurance Company	1,322	0	0	0	0	0	6,009
43699	American Federation Insurance Company	0	0	0	0	0	0	7,563
24066	American Fire and Casualty Company	0	0	0	0	0	0	1
40398	American Fuji Fire And Marine Insurance Company	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
24376	American General Indemnity Company	0	0	0	0	0	2,083	2,381
31208	American General Property Insurance Company	0	0	0	0	0	0	0
16403	American Growers Insurance Company	0	0	0	0	0	0	9,492
26247	American Guarantee and Liability Insurance Company	0	4,995	0	0	1,693	0	98,902
13331	American Hardware Mutual Insurance Company	321	230	0	34	31	0	12,836
39152	American Healthcare Indemnity Company	0	0	0	0	0	0	27,659
19380	American Home Assurance Company	15,040	0	2,552	0	219	0	331,135
19518	American Indemnity Company	0	0	0	0	0	0	0
21857	American Insurance Company (The)	1,863	28	0	0	37	0	136,803
43761	American International Insurance Company of California, Inc.	5,799	2,879	0	0	0	0	72,177
31895	American Interstate Insurance Company	0	0	0	0	0	0	-184
10200	American Live Stock Insurance Company	393	0	0	0	0	0	393
30562	American Manufacturers Mutual Insurance Company	1,229	4,040	0	3	143	0	184,600
43630	American Merchants Casualty Company	0	0	0	0	0	0	0
16810	American Mercury Insurance Company	0	0	0	0	0	6,821	6,830
23469	American Modern Home Insurance Company	807	0	0	0	0	0	19,815
22918	American Motorists Insurance Company	6,243	279	0	20	49	0	126,505
39942	American National General Insurance Company	0	0	0	0	0	0	0
28401	American National Property and Casualty Company	0	0	0	0	0	-10	3,813
12084	American Professionals Insurance Company	0	0	0	0	0	0	0
18910	American Protection Insurance Company	923	152	0	5	204	0	99,039
10227	American Re-Insurance Company	0	0	0	0	0	0	0
19615	American Reliable Insurance Company	2,815	0	0	0	0	43	17,655
19984	American Risk Funding Insurance Company	0	0	0	0	0	0	1,202
19631	American Road Insurance Company (The)	3,565	0	0	0	0	8,122	11,687
39969	American Safety Casualty Insurance Company	0	0	0	0	0	0	7,380
42978	American Security Insurance Company	1,595	0	0	0	0	0	94,952
19704	American States Insurance Company	3,839	39	0	27	422	0	147,013
19712	American States Insurance Company of Texas	0	0	0	0	0	0	3,964
37214	American States Preferred Insurance Company	0	0	0	0	0	0	22,687
40800	American Sterling Insurance Company	0	0	0	0	0	0	981
31380	American Surety Company	0	0	0	0	0	0	1,420
40142	American Zurich Insurance Company	25	0	0	2	6	0	47,183
27898	Americas Insurance Company	0	0	0	0	0	0	0
30872	Amerin Guaranty Corporation	0	0	0	0	0	0	2,873
23396	Amerisure Mutual Insurance Company	0	0	0	0	0	0	857
27928	AMEX Assurance Company	7,391	0	0	0	0	0	78,785
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0
19976	Amica Mutual Insurance Company	433	6,812	0	0	0	0	61,492
40010	Anchor General Insurance Company	0	0	0	0	0	0	27,791
11150	Arch Insurance Company	470	0	0	40	27	0	54,569
19860	Argonaut Great Central Insurance Company	0	0	0	0	0	0	-7
19801	Argonaut Insurance Company	0	0	0	0	0	0	50,465
19828	Argonaut-Midwest Insurance Company	0	0	0	0	0	0	555
19844	Argonaut-Southwest Insurance Company	0	0	0	0	0	0	8,323
31887	Arkwright Insurance Company	0	0	0	0	0	0	0
41459	Armed Forces Insurance Exchange	871	0	0	0	0	0	5,568
21865	Associated Indemnity Corporation	1,602	4,921	0	0	6	0	65,228
27189	Associated International Insurance Company	10,345	6,873	0	0	0	0	17,224
21296	Associates Insurance Company	923	12	0	0	0	0	7,767

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
19305	Assurance Company of America	18,027	53	0	5	8	0	54,340
41769	Athena Assurance Company	1,452	0	0	0	0	0	19,611
21792	Atlanta Casualty Company	0	0	0	0	0	0	1,896
20931	Atlanta International Insurance Company	0	0	0	0	0	0	0
31925	Atlanta Specialty Insurance Company	0	0	0	0	0	0	171
22209	Atlantic Insurance Company	0	0	0	0	0	0	41
19895	Atlantic Mutual Insurance Company	217	14	0	0	37	0	99,567
27154	Atlantic Specialty Insurance Company	0	0	0	0	0	0	11
18333	Atlas Assurance Company of America	0	0	0	0	0	0	0
10367	AVEMCO Insurance Company	0	0	6,430	0	0	0	11,665
29530	AXA Art Insurance Corporation	5,970	0	0	0	0	0	5,970
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	,0
11835	AXA Re America Insurance Company	11,907	0	0	0	0	0	2,468
16187	AXA Re Property And Casualty Insurance Company	21,534	0	0	0	0	0	30,644
24813	Balboa Insurance Company	98	2	0	0	0	10,136	50,997
18538	Bancinsure, Inc.	0	0	0	32	18	34	8,844
33162	Bankers Insurance Company	60	0	0	0	0	0	22,761
23132	Bankers Multiple Line Insurance Company	0	0	0	0	0	0	0
18279	Bankers Standard Insurance Company	13	0	0	0	0	0	2,575
38245	BCS Insurance Company	2,744	0	0	0	0	0	24,605
41394	Benchmark Insurance Company	0	0	0	0	0	0	7
32603	Berkley Insurance Company	21	20	0	0	0	0	6,030
29580	Berkley Regional Insurance Company	0	0	0	0	0	0	0
19402	Birmingham Fire Insurance Company of Pennsylvania	736	0	0	0	20	0	4,250
20095	Bituminous Casualty Corporation	0	0	0	0	0	0	3
20109	Bituminous Fire and Marine Insurance Company	0	0	0	0	0	0	0
24503	Blue Ridge Insurance Company	0	0	0	0	0	0	1
20761	Boston Old Colony Insurance Company	0	0	0	0	0	0	0
13528	Brotherhood Mutual Insurance Company	0	0	0	0	0	0	0
10830	Business Alliance Insurance Company	0	0	0	0	0	0	9,547
30082	C.P.A. Insurance Company	0	0	0	0	0	61	61
18961	CalFarm Insurance Company	0	0	0	0	0	0	0
38342	California Automobile Insurance Company	0	0	0	0	0	0	147,412
13544	California Capital Insurance Company	1,940	3,944	0	129	1,937	0	158,302
11166	C-F Insurance Company	0	0	0	0	0	0	0
27464	California Casualty & Fire Insurance Company	0	0	0	0	0	0	0
10063	California Casualty Compensation Insurance Company	0	0	0	0	0	0	0
35955	California Casualty General Insurance Company	0	0	0	0	0	0	0
20117	California Casualty Indemnity Exchange (The)	64	259	0	0	0	0	132,645
20125	California Casualty Insurance Company	304	1,929	0	0	0	0	28,269
31046	California General Underwriters Insurance Company, Inc.	0	0	0	0	0	0	0
32271	California Indemnity Insurance Company	0	0	0	0	0	0	51,235
38865	California Insurance Company	0	0	0	0	0	0	0
15539	California State Automobile Association Inter-Insurance Bureau	7,213	-1	0	0	0	0	1,699,505
21946	Camden Fire Insurance Association (The)	0	0	0	0	0	0	-22
36340	CAMICO Mutual Insurance Company	0	0	0	0	0	0	22,645
10464	Canal Insurance Company	0	0	0	0	0	0	0
20877	Capital Markets Assurance Corporation	0	0	0	0	0	0	41
30180	Capital Reinsurance Company	0	0	0	0	0	0	449
10520	Care West Insurance Company	0	0	0	0	0	0	10,905

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
10510	Carolina Casualty Insurance Company	2,976	0	0	0	0	0	73,140
10175	Cascade National Insurance Company	285	0	0	0	0	0	8,086
11255	Caterpillar Insurance Company	0	0	0	0	0	0	4,082
10561	Catholic Relief Insurance Company of America	0	0	0	0	0	0	0
19909	Centennial Insurance Company	5,778	0	-29	0	0	0	35,327
20230	Central Mutual Insurance Company	0	0	0	0	0	0	0
20249	Central National Insurance Company of Omaha (The)	0	0	0	0	0	0	0
34274	Central States Indemnity Co. of Omaha	0	0	0	0	0	15,508	22,607
34649	Centre Insurance Company	0	0	0	0	0	0	11,596
42765	Centurion Casualty Company	0	0	0	0	0	0	0
11711	Century American Casualty Company	0	0	0	0	0	0	0
20710	Century Indemnity Company	0	0	0	0	0	0	0
35130	Century Reinsurance Company	0	0	0	0	0	0	0
26905	Century-National Insurance Company	137	6,795	0	0	0	1,265	154,343
10642	Cherokee Insurance Company	0	0	0	0	0	0	0
22810	Chicago Insurance Company	1	0	0	0	0	0	50,464
34886	Chiyoda Fire & Marine Insurance Company, Ltd. (The) (United States Branch)	0	0	0	0	0	0	0
12777	Chubb Indemnity Insurance Company	0	0	0	0	0	0	5
10052	Chubb National Insurance Company	0	0	0	0	0	0	156
10669	Church Insurance Company (The)	0	0	0	0	0	0	1,999
18767	Church Mutual Insurance Company	1	0	0	0	0	0	28,502
10929	CII Insurance Company	0	0	0	0	0	0	0
22004	CIM Insurance Corporation	0	0	0	0	0	239	2,832
10677	Cincinnati Insurance Company (The)	3	1	6,975	0	2	0	9,430
42242	Citation Insurance Company	0	0	0	0	0	0	0
10315	Civic Property and Casualty Company	9	0	0	0	0	0	3,815
10693	Civil Service Employees Insurance Company	637	0	0	0	0	0	84,452
36412	Claremont Liability Insurance Company	0	0	0	0	0	0	22,729
20532	Clarendon National Insurance Company	16,704	1,537	1,039	4	0	0	271,704
29114	CMG Mortgage Assurance Company	0	0	0	0	0	0	3
40266	CMG Mortgage Insurance Company	0	0	0	0	0	0	5,695
20435	CNA Casualty of California	-3	0	0	0	0	0	-18
25089	Coast National Insurance Company	0	0	0	0	0	0	312,217
33197	Cologne Reinsurance Company of America	0	0	0	0	0	0	0
34347	Colonial American Casualty and Surety Company	0	0	0	0	0	0	3,321
10758	Colonial Surety Company	0	0	0	0	0	0	124
27812	Columbia Insurance Company	-4	0	0	0	0	0	2,254
40827	Combined Specialty Insurance Company	0	555	0	0	2	6,890	95,897
19410	Commerce and Industry Insurance Company	1,655	0	0	0	0	0	124,382
13161	Commerce West Insurance Company	0	0	0	0	0	0	40,861
32280	Commercial Casualty Insurance Company	0	0	0	0	0	0	69,497
36374	Commercial Casualty Insurance Company of North Carolina	0	0	0	0	0	0	53,104
15555	Commercial Fishermen's Inter-Insurance Exchange	0	0	0	0	0	0	0
38385	Commercial Guaranty Insurance Company	0	0	0	0	0	0	0
20818	Commercial Insurance Company of Newark, New Jersey	0	0	0	0	0	0	0
18732	Commercial Loan Insurance Corporation	0	0	0	0	0	0	0
10220	Commonwealth Insurance Company of America	254	0	0	0	0	0	706
21989	Compass Insurance Company	0	0	0	0	0	0	0
34711	Computer Insurance Company	1,078	0	0	0	0	0	1,078
24872	Connecticut Indemnity Company (The)	48	0	0	0	0	0	29,817

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
24961	Connie Lee Insurance Company	0	0	0	0	0	0	0
24945	Consolidated American Insurance Company	0	0	0	0	0	0	0
32190	Constitution Insurance Company	1,880	0	0	17	0	0	26,154
20443	Continental Casualty Company	41,121	1	-169	10	8,223	0	397,279
39551	Continental Heritage Insurance Company	0	0	0	0	0	0	2,300
35289	Continental Insurance Company (The)	761	9	23,429	0	0	936	34,232
28258	Continental National Indemnity Company	0	0	0	0	0	0	3,922
20923	Continental Reinsurance Corporation	0	0	0	0	0	0	0
37206	Contractors Bonding and Insurance Company	0	0	0	0	0	0	16,555
22730	Converium Insurance (North America) Inc.	3,349	0	0	0	0	0	40,200
39136	Converium Reinsurance (North America) Inc.	0	0	0	0	0	0	0
21318	Coregis Insurance Company	218	38	0	0	0	0	9,487
20044	Cornhusker Casualty Company	0	0	0	0	0	0	0
35165	Corpa Reinsurance Company	0	0	0	0	0	0	0
14010	Crusader Insurance Company	0	0	0	0	0	0	42,591
18953	CSE Safeguard Insurance Company	73	0	0	0	0	0	34,008
10847	CUMIS Insurance Society, Inc.	583	0	0	1	0	0	41,967
10855	Cypress Insurance Company	0	0	0	0	0	0	23,887
10499	DaimlerChrysler Insurance Company	32	131	0	24	0	0	3,877
19285	Danielson Insurance Company	0	0	0	0	0	0	0
19269	Danielson National Insurance Company	0	0	0	0	0	0	199
16705	Dealers Assurance Company	0	0	0	0	0	0	0
37907	Deerbrook Insurance Company	0	0	0	0	0	0	13,987
40975	Dentists Insurance Company (The)	0	0	0	0	0	0	27,509
42587	Depositors Insurance Company	53	28	0	0	0	0	16,695
12718	Developers Surety and Indemnity Company	0	0	0	0	0	0	14,814
42048	Diamond State Insurance Company	4,246	0	0	0	0	0	22,012
36463	Discover Property & Casualty Insurance Company	1,222	189	0	67	67	0	59,853
34495	Doctors' Company, An Interinsurance Exchange (The)	1,219	0	0	0	0	0	108,991
33499	Dorinco Reinsurance Company	0	0	0	0	0	0	750
10928	Eagle Insurance Company	0	0	0	0	0	0	-334
36986	Eagle Pacific Insurance Company	0	0	0	0	0	0	17,082
12890	Eagle West Insurance Company	22	39	0	0	0	0	7,776
14702	EastGUARD Insurance Company	0	0	0	0	0	0	0
22926	Economy Fire & Casualty Company	0	0	0	0	0	0	0
21261	Electric Insurance Company	31	0	0	0	0	0	16,303
21407	EMCASCO Insurance Company	1	1	0	0	0	0	35
21326	Empire Fire and Marine Insurance Company	500	28,618	0	63	0	0	74,628
11555	Employers Direct Insurance Company	0	0	0	0	0	0	0
21458	Employers Insurance Company of Wausau	1,465	2,157	0	0	-3	0	67,378
20648	Employers' Fire Insurance Company (The)	0	0	0	1	0	0	4,313
21415	Employers Mutual Casualty Company	630	30	0	5	0	0	18,403
39845	Employers Reinsurance Corporation	0	0	0	0	0	33,743	42,296
30210	Esurance Property and Casualty Insurance Company	0	0	0	0	0	0	10,364
20516	Euler American Credit Indemnity Company	0	0	0	0	0	0	28,991
10120	Everest National Insurance Company	10	0	0	0	0	0	546,625
26921	Everest Reinsurance Company	0	0	0	0	0	0	0
10318	Exact Property and Casualty Company	4	0	0	0	0	0	5,004
35181	Executive Risk Indemnity Inc.	3,457	0	0	20	0	0	113,395
40029	Explorer Insurance Company (The)	0	0	0	0	0	0	123,574

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
21482	Factory Mutual Insurance Company	139,560	0	0	9	17,150	0	251,695
44784	Fairfield Insurance Company	0	0	0	0	0	0	10,752
18864	Fairmont Insurance Company	88	3	0	2	50	0	26,711
13846	Farmers Home Mutual Insurance Company	10	0	0	0	0	0	8,248
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	215	1,376	0	1	1	160	2,076,102
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0
41483	Farmington Casualty Company	0	0	0	4	0	0	105
13838	Farmland Mutual Insurance Company	0	0	0	0	0	0	14
20281	Federal Insurance Company	20,925	11,574	19,384	3,435	8,322	0	686,161
13935	Federated Mutual Insurance Company	1,466	428	0	87	552	0	65,311
11118	Federated Rural Electric Insurance Corporation	2	0	0	0	0	0	245
28304	Federated Service Insurance Company	26	94	0	4	7	0	2,009
43460	FFG Insurance Company	0	0	0	0	0	553	553
35270	Fidelity and Casualty Company of New York (The)	0	0	0	0	0	0	55
39306	Fidelity and Deposit Company of Maryland	555	446	0	788	47	0	70,473
35386	Fidelity and Guaranty Insurance Company	371	2	0	42	187	0	34,167
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	266	7	0	11	230	0	14,663
25180	Fidelity National Insurance Company	0	0	0	0	0	0	4,818
12815	Financial Guaranty Insurance Company	0	0	0	0	0	0	18,145
19852	Financial Indemnity Company	20	0	0	0	0	0	132,047
31453	Financial Pacific Insurance Company	0	0	0	0	607	0	64,099
18287	Financial Security Assurance Inc.	0	0	0	0	0	0	95,508
24880	Fire and Casualty Insurance Company of Connecticut (The)	266	0	0	0	0	0	32,072
21660	Fire Insurance Exchange	9,735	0	0	0	0	909	932,698
21873	Fireman's Fund Insurance Company	86,112	13,657	-17	0	387	14,553	537,420
21903	Fireman's Fund Insurance Company of Texas	0	0	0	0	0	0	1,376
20850	Firemen's Insurance Company Of Newark, New Jersey	957	0	0	0	0	17,141	24,545
37710	First American Property & Casualty Insurance Company	0	58	0	0	0	0	6,262
34525	First American Specialty Insurance Company	0	776	0	0	0	0	66,601
16578	First Community Insurance Company	0	0	0	0	0	0	2,472
11177	First Financial Insurance Company	373	0	0	0	0	0	16,973
33588	First Liberty Insurance Corporation (The)	0	0	0	0	0	0	3,237
24724	First National Insurance Company of America	929	215	0	0	0	0	51,658
21822	First State Insurance Company	0	0	0	0	0	0	0
13978	Florists' Mutual Insurance Company	0	0	0	0	190	0	13,591
38776	Folksamerica Reinsurance Company	0	0	0	0	0	0	6,726
11185	Foremost Insurance Company Grand Rapids, Michigan	8	0	0	0	0	0	46,150
11800	Foremost Property and Casualty Insurance Company	0	0	0	0	0	0	6,940
29688	Forestview Mortgage Insurance Co.	0	0	0	0	0	0	0
38830	Fort Wayne Health & Casualty Insurance Company	0	0	0	0	0	0	18,815
11512	Fremont Employers Insurance Company	0	0	0	0	0	0	664
21040	Fremont Indemnity Company	0	0	0	0	0	0	7,121
10201	Galway Insurance Company	0	0	0	0	0	0	14,127
22225	GE Auto & Home Assurance Company	0	0	0	0	0	0	1,608
20796	GE Casualty Insurance Company	110	0	0	0	0	0	39,456
43974	GE Indemnity Insurance Company	0	0	0	0	0	0	13,127
34789	GE Property & Casualty Insurance Company	0	0	0	0	0	0	16,566

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
22969	GE Reinsurance Corporation	0	0	0	0	0	0	0
29823	GE Residential Mortgage Insurance Corporation of North Carolina	0	0	0	0	0	0	24
41491	GEICO Casualty Company	0	0	0	0	0	0	36,896
35882	GEICO General Insurance Company	0	0	0	0	0	0	240,616
22055	GEICO Indemnity Company	0	0	0	0	0	0	59,229
24414	General Casualty Company of Wisconsin	0	0	0	0	0	0	308
38458	General Electric Mortgage Insurance Corporation	0	0	0	0	0	0	65,690
16675	General Electric Mortgage Insurance Corporation of North Carolina	0	0	0	0	0	0	0
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0
24732	General Insurance Company of America	151	40	0	0	2	0	33,247
22039	General Reinsurance Corporation	0	0	0	0	0	985	985
16063	General Security Insurance Company	0	0	0	0	0	0	39,103
39322	General Security National Insurance Company	0	0	0	0	0	0	510
11967	General Star National Insurance Company	3,924	0	0	0	0	0	11,854
11231	GENERALI Assicurazioni Generali S.P.A. (U.S. Branch)	0	25	0	0	0	0	2,857
38962	Genesis Insurance Company	128	0	0	48	73	0	32,455,
10799	GeoVera Insurance Company	0	62,509	0	0	0	0	62,509
41343	Gerling America Insurance Company	248	0	0	0	62	0	3,177
21032	Gerling Global Reinsurance Corporation of America	0	0	0	0	0	0	0
11266	Gerling Global Reinsurance Corporation United States Branch	0	0	0	0	0	0	0
11282	Germantown Insurance Company	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	7,480	0	0	0	0	0	96,221
11304	Global Surety & Insurance Co.	0	0	0	0	0	0	148
24600	Globe Indemnity Company	145	0	0	0	0	0	9,592
11044	GMAC Insurance Company Online, Inc.	0	0	0	0	0	0	3,261
39861	Golden Bear Insurance Company	0	9,439	0	0	0	0	32,366
10836	Golden Eagle Insurance Corporation	585	67	0	0	36	0	59,455
22063	Government Employees Insurance Company	0	0	0	0	0	0	147,029
22098	Grain Dealers Mutual Insurance Company	0	0	0	0	0	0	0
22101	Grange Insurance Association	134	4	0	0	0	0	28,988
23809	Granite State Insurance Company	715	0	0	5	34	0	23,513
25984	Graphic Arts Mutual Insurance Company	0	0	0	0	0	0	59
36307	Gray Insurance Company (The)	0	0	0	0	0	27	27
26832	Great American Alliance Insurance Company	156	15,321	0	11	147	0	51,751
26344	Great American Assurance Company	8,737	27,416	0	50	269	24,212	119,803
10646	Great American Contemporary Insurance Company	0	0	0	0	0	0	0
16691	Great American Insurance Company	621	496	0	62	39	191	92,608
22136	Great American Insurance Company of New York	18,780	31	0	51	437	670	68,345
38580	Great American Protection Insurance Company	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Company	115	229	0	0	0	0	4,056
25224	Great Divide Insurance Company	37	0	0	0	0	0	10,876
20303	Great Northern Insurance Company	1	0	0	0	809	0	26,696
11371	Great West Casualty Company	1,616	0	0	0	0	0	16,443
22322	Greenwich Insurance Company	15,706	9,447	-86	211	7	8,665	223,348
40541	Grocers Insurance Company	0	0	0	0	0	0	682
11398	Guarantee Insurance Company	0	0	0	0	0	0	0
26948	Guaranty National Insurance Company of Connecticut	7	0	0	0	0	0	5,720
15032	Guideone Mutual Insurance Company	0	0	0	0	0	0	54,309
14559	Guideone Specialty Mutual Insurance Company	0	0	0	0	0	5,146	30,944

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
22217	Gulf Insurance Company	5,350	7	0	390	0	0	137,329
22292	Hanover Insurance Company (The)	390	0	0	0	0	0	4,596
21806	Harbor Specialty Insurance Company	0	0	0	0	0	0	144,293
26433	Harco National Insurance Company	186	198	0	84	0	0	13,375
23582	Harleysville Insurance Company	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0	0	0	0	0	0	6,910
22357	Hartford Accident and Indemnity Company	0	0	0	0	0	0	1,822
29424	Hartford Casualty Insurance Company	987	2,977	0	0	19	0	331,454
19682	Hartford Fire Insurance Company	59,541	484	13,094	786	602	0	296,657
37478	Hartford Insurance Company of The Midwest	84	3	0	0	7	0	75,252
11452	Hartford Steam Boiler Inspection and Insurance Company (The)	865	0	0	0	10,527	0	21,471
30104	Hartford Underwriters Insurance Company	920	7,763	0	0	12	0	174,123
22438	Hawaiian Insurance & Guaranty Company, Limited (The)	30	210	0	0	0	0	2,515
39527	Heritage Indemnity Company	0	0	0	0	0	3,131	3,131
22489	Highlands Insurance Company	0	0	0	0	0	0	392
11005	Homesite Insurance Company of California	0	0	0	0	0	0	5,815
22578	Horace Mann Insurance Company	64	605	0	0	0	0	17,440
22756	Horace Mann Property & Casualty Insurance Company	56	795	0	0	0	0	20,828
38849	Houston General Insurance Company	0	0	0	0	0	0	0
25054	Hudson Insurance Company	11,015	0	0	0	27	0	44,004
10048	Hyundai Marine & Fire Insurance Co., Ltd.	0	0	0	0	0	0	1,113
29068	IDS Property Casualty Insurance Company	0	0	0	0	0	0	0
11487	Imperial Casualty and Indemnity Company	0	0	0	0	0	0	0
25550	Indemnity Company of California	0	0	0	0	0	0	4,174
43575	Indemnity Insurance Company of North America	11,088	-1	1,428	0	0	24	93,469
14265	Indiana Lumbers Mutual Insurance Company	3	0	0	0	0	0	3
21075	Industrial Underwriters Insurance Company	0	0	0	0	0	0	0
22268	Infinity Insurance Company	0	0	0	0	0	0	265,998
10068	Infinity National Insurance Company	0	0	0	0	0	0	11,622
20260	Infinity Select Insurance Company	0	0	0	0	0	0	20,926
26700	Insurance Company of Illinois	0	0	0	0	0	0	0
22713	Insurance Company of North America	7,908	4	0	0	0	0	54,317
19429	Insurance Company of The State of Pennsylvania (The)	78	0	9,804	0	0	0	174,313
27847	Insurance Company of The West	83	26,742	0	16	2	0	53,781
37257	Insurance Corporation of Hannover	23,545	0	0	36	0	11,919	94,679
18341	Insurance Corporation of New York (The)	3,145	901	0	0	0	0	146,990
29742	Integon National Insurance Company	0	0	0	0	0	0	630
31488	Integon Preferred Insurance Company	0	0	0	0	0	0	13,876
15598	Interinsurance Exchange of The Automobile Club	8,527	0	0	0	0	0	1,643,628
24139	International Business & Mercantile Reassurance Company	0	0	0	0	0	0	1,683
11592	International Fidelity Insurance Company	0	0	0	0	0	5,110	10,734
22837	Interstate Indemnity Company	16	0	0	0	0	0	21,201
11630	Jefferson Insurance Company	398	0	248	0	0	0	3,376
14354	Jewelers Mutual Insurance Company	8,640	0	0	0	0	0	9,605
20885	Kansas City Fire and Marine Insurance Company	0	0	0	0	0	0	146
10915	Kemper Auto & Home Insurance Company	0	0	0	0	0	0	16,808
27138	Kemper Casualty Insurance Company	1,468	0	0	0	0	0	7,957
15563	Kemper Employers Insurance Company	0	0	0	0	0	0	12,863
40991	Kemper Indemnity Insurance Company	390	0	0	0	0	0	805
10914	Kemper Independence Insurance Company	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
26077	Lancer Insurance Company	289	0	0	0	0	0	21,301
35637	Landmark Insurance Company	1	0	0	0	0	0	98
35246	Laurier Indemnity Company	0	0	0	0	0	0	0
36706	Lawyers' Mutual Insurance Company	0	0	0	0	0	0	26,891
11738	Leader Insurance Company	0	0	0	0	0	0	31,034
37940	Lexington National Insurance Corporation	0	0	0	0	0	0	1,124
37800	LG Insurance Company, Limited (United States Branch)	255	0	0	0	0	0	2,696
42404	Liberty Insurance Corporation	0	26	0	0	0	0	35,472
19917	Liberty Insurance Underwriters Inc.	2,964	0	0	0	0	0	19,894
23035	Liberty Mutual Fire Insurance Company	1,428	1,108	0	0	3	0	374,947
23043	Liberty Mutual Insurance Company	532	1	13,141	43	0	0	127,570
41939	Liberty Northwest Insurance Corporation	0	0	0	0	0	0	3,412
33855	Lincoln General Insurance Company	3,028	0	0	0	0	0	139,453
33600	LM Insurance Corporation	0	0	0	0	0	0	4,136
14435	Lumber Mutual Insurance Company	0	0	0	0	0	0	-13
22977	Lumbermens Mutual Casualty Company	6,992	360	-57	106	12	0	295,605
23108	Lumbermen's Underwriting Alliance	222	47	0	0	110	0	15,338
35769	Lyndon Property Insurance Company	3,742	0	0	0	0	6,880	10,735
42269	Majestic Insurance Company	0	0	0	0	0	0	68,042
36897	Manufacturers Alliance Insurance Company	0	0	0	0	0	0	0
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0
28932	Markel American Insurance Company	435	0	0	0	0	0	18,775
38970	Markel Insurance Company	8,978	0	0	0	0	0	36,426
19356	Maryland Casualty Company	5,511	233	0	8	19	0	115,204
22306	Massachusetts Bay Insurance Company	1	0	0	0	0	0	261
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0
23825	MBIA Insurance Corp. Of Illinois	0	0	0	0	0	0	0
12041	MBIA Insurance Corporation	0	0	0	0	0	0	110,964
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	24
32433	Medical Insurance Exchange of California	0	0	0	0	0	0	29,471
11843	Medical Protective Company (The)	0	0	0	0	0	0	18,035
22241	MEDMARC Casualty Insurance Company	0	0	0	0	0	0	14,057
32089	MEDMARC Mutual Insurance Company	0	0	0	0	0	0	0
33650	Mendota Insurance Company	0	0	0	0	0	0	9
31968	Merastar Insurance Company	4	0	0	0	0	0	5,173
15768	Merced Mutual Insurance Company	92	91	0	0	0	60	5,344
14494	Merchants Bonding Company (Mutual)	0	0	0	0	0	0	2,722
11908	Mercury Casualty Company	0	194	0	0	0	0	514,559
27553	Mercury Insurance Company	0	0	0	0	0	0	929,466
24821	Meritplan Insurance Company	12	217	0	0	0	0	50,443
25321	Metropolitan Direct Property and Casualty Insurance Company	196	982	0	0	0	0	34,142
34339	Metropolitan Group Property and Casualty Insurance Company	0	0	0	0	0	0	0
40150	MGA Insurance Company, Inc.	0	0	0	0	0	0	495
10682	MGIC Credit Assurance Corporation	0	0	0	0	0	0	4,657
18740	MGIC Indemnity Corporation	0	0	0	0	0	0	87
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	0	10,977

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
38601	MIC Property and Casualty Insurance Corporation	0	0	0	0	0	254	6,615
14508	Michigan Millers Mutual Insurance Company	34	1,567	0	0	0	0	6,494
21687	Mid-Century Insurance Company	8,192	1,162	0	0	0	0	207,497
27480	Mid-State Mutual Insurance Company	0	93	0	0	0	0	7,495
36650	Mid-State Surety Corporation	0	0	0	0	0	0	363
23434	Middlesex Insurance Company	0	0	0	0	0	0	4,970
20451	Midstates Reinsurance Corporation	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	0	0	0	0	0	5502	5,502
10920	Millennium Insurance Company	0	0	0	0	0	0	5,889
22551	Mitsui Marine and Fire Insurance Company of America	48	0	0	0	0	0	1,436
23655	Modern Service Insurance Company	0	0	0	0	0	0	8,674
23540	Monterey Insurance Company	737	20	0	77	120	0	10,555
32077	Montgomery Ward Insurance Company	0	0	0	0	0	0	8
31232	Monumental General Casualty Company	5,691	0	0	0	0	0	5,691
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	172,024
22012	Motors Insurance Corporation	0	0	0	0	0	0	6,211
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0
31119	Mutual Protective Insurance Company	0	0	0	0	0	0	1,611
23647	Mutual Service Casualty Insurance Company	131	140	0	0	0	0	11,699
30945	National Alliance Insurance Company	0	0	0	0	0	0	15,235
23663	National American Insurance Company	0	0	0	0	0	0	399
23671	National American Insurance Company of California	0	0	0	0	0	0	42,962
11991	National Casualty Company	2,158	0	0	0	25	68	30,112
10243	National Continental Insurance Company	0	0	0	0	0	0	21,279
16217	National Farmers Union Property and Casualty Company	0	0	0	0	0	0	15
23752	National Farmers Union Standard Insurance Company	0	0	0	20	0	0	2,323
20478	National Fire Insurance Company of Hartford	24	0	0	4	17	0	46,202
42447	National General Assurance Company	0	0	0	0	0	0	0
23728	National General Insurance Company	0	0	0	0	0	0	93,216
20087	National Indemnity Company	-2	-3,816	0	0	0	0	-3,693
23736	National Insurance Underwriters	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	239	0	0	0	0	0	7,651
20052	National Liability & Fire Insurance Company	63	0	0	0	0	0	11,179
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0
21881	National Surety Corporation	10	16	0	0	14	0	71,742
19445	National Union Fire Insurance Company of Pittsburgh, Pa	51,060	0	23,360	1,588	3,284	0	733,859
26093	Nationwide Affinity Insurance Company of America	0	0	0	0	0	0	0
28223	Nationwide Agribusiness Insurance Company	27	0	0	0	0	0	17,088
10723	Nationwide Assurance Company	0	0	0	0	0	0	22
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0
25453	Nationwide Insurance Company of America	0	0	0	0	0	0	0
23779	Nationwide Mutual Fire Insurance Company	427	1,160	0	0	0	0	33,528
23787	Nationwide Mutual Insurance Company	6,832	1,443	0	330	381	0	264,412
37877	Nationwide Property and Casualty Insurance Company	0	0	0	0	0	0	7,638
25240	NAU Country Insurance Company	0	0	0	0	0	0	20,738
42307	Navigators Insurance Company	2,159	0	0	0	0	0	70,051
15865	NCMIC Insurance Company	0	0	0	0	0	0	6,900
10317	Neighborhood Spirit Property and Casualty Company	13	0	0	0	0	0	15,834
24171	Netherlands Insurance Company (The)	56	45	0	0	0	0	12,357

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
41629	New England Reinsurance Corporation	0	0	0	0	0	0	0
23841	New Hampshire Insurance Company	1,664	0	4	1	-458	0	28,116
16608	New York Marine and General Insurance Company	142	0	141	0	0	0	5,482
24643	Newark Insurance Company	0	0	0	0	0	0	0
24848	Newport Insurance Company	11	0	0	0	0	0	69,759
35106	Niagara Fire Insurance Company	0	0	0	0	0	0	34,492
32301	Nichido Fire and Marine Insurance Company, Limited (The)	0	0	0	0	0	0	1,600
12190	NIPPONKOA Insurance Company of America	0	0	0	0	0	0	353
27073	NIPPONKOA Insurance Company, Limited	-213	12	0	25	77	0	6,691
38997	Nissan Fire & Marine Insurance Company, Limited (The) (United States Branch)	0	0	0	0	0	0	1,916
33200	Norcal Mutual Insurance Company	0	0	0	0	0	0	162,656
31470	NorGUARD Insurance Company	0	0	0	0	0	0	0
29700	North American Elite Insurance Company	0	0	0	0	0	0	4,806
29874	North American Specialty Insurance Company	3,368	0	3,101	6	0	0	20,024
27740	North Pointe Insurance Company	0	0	0	0	0	0	-55
21105	North River Insurance Company (The)	-1	100	0	0	0	0	6,881
22047	North Star Reinsurance Corporation	0	0	0	0	0	0	0
36455	Northbrook Indemnity Company	0	0	0	0	0	0	828
19224	Northbrook Property and Casualty Insurance Company	0	0	0	0	0	0	90
38369	Northern Assurance Company of America (The)	0	0	0	0	0	0	1,495
19372	Northern Insurance Company of New York	2,421	197	0	18	140	0	59,902
24031	Northland Casualty Company	-12	0	0	0	0	0	513
24015	Northland Insurance Company	3,156	0	0	91	0	0	47,548
43583	Northwest Physicians Mutual Insurance Company	0	0	0	0	0	0	6,843
23906	Northwestern National Casualty Company	0	0	0	0	0	0	-27
23914	Northwestern National Insurance Company of Milwaukee, Wisconsin	0	0	0	0	0	0	252
20338	Northwestern Pacific Indemnity Company	0	0	0	0	199	0	15,541
34630	Oak River Insurance Company	0	0	0	0	0	0	4,752
23248	Occidental Fire & Casualty Company of North Carolina	0	0	0	0	0	0	1
12360	Ocean Harbor Casualty Insurance Company	0	0	0	0	0	0	0
23680	Odyssey America Reinsurance Corporation	0	0	0	0	0	0	0
25070	Odyssey Reinsurance Corporation	0	0	0	0	0	0	0
26565	Ohio Indemnity Company	0	0	0	0	0	2,616	2,616
24147	Old Republic Insurance Company	1	0	7,401	1	0	0	99,550
35424	Old Republic Minnehoma Insurance Company	0	0	0	0	0	363	394
40444	Old Republic Surety Company	0	0	0	0	0	0	1,039
37060	Old United Casualty Company	4,681	0	0	0	0	3,512	8,842
12254	Omaha Indemnity Company (The)	0	0	0	0	0	0	0
37540	Omaha Property and Casualty Insurance Company	0	0	0	0	0	0	4,724
39098	Omni Insurance Company	0	0	0	0	0	0	33,027
20621	Onebeacon America Insurance Company	3,800	170	0	0	0	0	38,393
21970	Onebeacon Insurance Company	883	1	0	0	21	0	24,480
14907	Oregon Mutual Insurance Company	447	1,503	0	6	265	0	35,165
37818	Orion Insurance Company	0	0	0	0	0	0	0
33030	Ormond Reinsurance Company	0	0	0	0	0	0	0
10019	Overseas Partners Us Reinsurance Company	0	0	0	0	0	0	0
41408	Pacific Automobile Insurance Company	1	-1	0	0	0	0	767
40380	Pacific Eagle Insurance Company	0	0	0	0	0	0	15,862
22748	Pacific Employers Insurance Company	0	0	0	0	0	0	92,031
20346	Pacific Indemnity Company	5,018	367	0	0	8,267	0	41,577

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
37338	Pacific Insurance Company	0	0	0	0	0	0	0
23930	Pacific National Insurance Company	2	0	0	0	0	0	1,207
40550	Pacific Pioneer Insurance Company	0	0	0	0	8	0	5,271
11048	Pacific Property and Casualty Company	83	0	0	0	0	0	15,388
10887	Pacific Select Property Insurance Company	0	24,834	0	0	0	0	24,834
37850	Pacific Specialty Insurance Company	3,617	3,840	0	0	0	0	95,278
38636	Partner Reinsurance Company of The U.S.	0	0	0	0	0	0	0
10006	Partnerre Insurance Company of New York	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0
24198	Peerless Insurance Company	3,459	600	0	16	241	0	198,741
32859	Penn-America Insurance Company	429	0	0	0	0	0	21,501
10673	Penn-Star Insurance Company	0	0	0	0	0	0	1
21962	Pennsylvania General Insurance Company	21	21	0	0	0	0	17,437
14974	Pennsylvania Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0
41424	Pennsylvania Manufacturers Indemnity Company	0	0	0	0	0	0	0
12262	Pennsylvania Manufacturers' Association Insurance Company	0	0	0	0	0	0	8,738
37648	Permanent General Assurance Corporation	0	0	0	0	0	0	55,965
12297	Petroleum Casualty Company	0	0	0	0	0	0	992
18058	Philadelphia Indemnity Insurance Company	1,040	0	0	0	0	0	74,429
12319	Philadelphia Reinsurance Corporation	0	0	0	0	0	0	0
35262	Phoenix Assurance Company of New York	-50	0	0	0	0	0	47,764
28860	Planet Indemnity Company	0	0	0	0	0	0	0
18619	Platte River Insurance Company	0	0	0	0	0	0	2,845
39675	PMA Capital Insurance Company	0	0	0	0	0	0	0
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	92,299
14460	Podiatry Insurance Company of America (RRG), A Mutual Company	0	0	0	0	0	0	4,738
40134	Potomac Insurance Company of Illinois	0	0	0	0	0	0	-18
10900	Preferred Employers Insurance Company	0	0	0	0	0	0	70,430
36234	Preferred Professional Insurance Company	0	0	0	0	0	0	27,865
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0
12513	Professional Liability Insurance Company of America	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Insurance Company	0	0	0	0	0	0	15,892
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	4,880	0	0	0	0	0	166,078
16322	Progressive Halcyon Insurance Company	0	0	0	0	0	0	0
11851	Progressive Home Insurance Company	0	0	0	0	0	0	377
37605	Progressive Marathon Insurance Company	0	0	0	0	0	0	141,738
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	-7
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	-1
27804	Progressive West Insurance Company	0	0	0	0	0	0	169,895
34690	Property and Casualty Insurance Company of Hartford	0	0	0	0	0	0	82
12416	Protective Insurance Company	138	0	0	0	0	0	1,353
20265	Protective National Insurance Company of Omaha (The)	0	0	0	0	0	0	0
24295	Providence Washington Insurance Company	0	0	0	0	0	0	9
36439	Prudential Commercial Insurance Company	0	0	0	0	0	0	0
36447	Prudential General Insurance Company	0	0	0	0	0	0	6
32352	Prudential Property and Casualty Insurance Company	418	0	0	0	0	0	79,821
15059	Public Service Mutual Insurance Company	0	0	0	0	0	0	15,211
35157	Putnam Reinsurance Company	0	0	0	0	0	0	0
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
39217	QBE Insurance Corporation	0	0	0	0	0	0	402
10219	QBE Reinsurance Corporation	0	0	0	0	0	0	3,014
10829	Quadrant Indemnity Company	0	0	0	0	0	0	520
33790	Radian Guaranty Inc.	0	0	0	0	0	0	102,396
38512	Rampart Insurance Company	0	0	0	0	0	0	0
24384	Ranger Insurance Company	19	0	-1	0	0	0	35,904
41580	Red Shield Insurance Company	0	0	0	0	0	0	434
37303	Redland Insurance Company	308	0	0	0	0	0	20,922
11673	Redwood Fire and Casualty Insurance Company	0	0	0	0	0	0	0
24449	Regent Insurance Company	64	0	0	0	0	0	777
26549	Reinsurance Company of America, Inc.	0	0	0	0	0	0	0
22179	Republic Indemnity Company of America	0	0	0	0	0	0	56,095
43753	Republic Indemnity Company of California	0	0	0	0	0	0	150,869
38318	Republic Insurance Company	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	28,615
31089	Republic Western Insurance Company	1,523	0	0	0	0	-3	20,313
15776	Residence Mutual Insurance Company	0	1,830	0	0	0	0	27,433
10287	Residential Guaranty Co.	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	0	830
43044	Response Insurance Company	0	0	0	0	0	0	34
11001	Riverport Insurance Company of California	289	0	0	111	0	0	16,279
13056	RLI Insurance Company	37,937	0	0	96	0	0	89,194
12491	Rochdale Insurance Company	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	17	1	0	0	0	0	4,793
20370	Royal & Sunalliance Personal Insurance Company	0	0	0	0	0	0	0
24678	Royal Indemnity Company	9,093	9,544	-39	0	546	0	131,264
26980	Royal Insurance Company of America	5,984	454	0	490	250	0	153,433
39039	Rural Community Insurance Company	0	0	0	0	0	0	27,095
24740	SAFECO Insurance Company of America	5,754	1,107	0	13	1	0	399,914
39012	SAFECO Insurance Company of Illinois	2,757	23,715	0	0	0	0	89,584
11215	SAFECO Insurance Company of Pennsylvania	0	0	0	0	0	0	0
24694	Safeguard Insurance Company	5	0	0	0	0	0	9,699
15105	Safety National Casualty Corporation	0	0	0	0	0	3,449	20,018
10939	Safeway Direct Insurance Company	0	0	0	0	0	0	4,700
12521	Safeway Insurance Company	0	0	0	0	0	0	48,970
25640	Safeway Insurance Company of Georgia	0	0	0	0	0	0	0
40460	Sagamore Insurance Company	128	0	0	0	0	0	1,351
38300	Samsung Fire & Marine Insurance Co., Ltd. (United States Branch)	0	0	0	0	0	0	0
10837	San Diego Insurance Company	0	0	0	0	0	0	0
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0
30058	SCOR Reinsurance Company	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	436	0	0	0	0	0	38,690
10352	SCPIE Indemnity Company	0	0	0	0	0	0	101,675
20354	Sea Insurance Company of America (The)	0	0	0	0	0	0	0
22535	Seaboard Surety Company	0	0	0	0	0	0	4,035
25763	Seaton Insurance Company	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	-13	0	0	0	0	0	56,959
19879	Security National Insurance Company	0	0	0	0	0	0	0
22233	Select Insurance Company	35	0	0	1	0	0	2,435
10936	Seneca Insurance Company, Inc.	0	0	0	0	0	0	1,387

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
24988	Sentry Insurance, A Mutual Company	613	10	0	16	2	0	57,947
21180	Sentry Select Insurance Company	2,674	-30	0	167	183	0	53,954
22985	Sequoia Insurance Company	0	738	0	0	0	0	67,900
35041	Sierra Pacific Insurance Company	0	0	0	0	0	815	815
35408	Sirius America Insurance Company	0	0	0	0	452	0	29,650
11126	Sompo Japan Insurance Company of America	4,605	154	0	0	-32	0	33,934
24953	South Carolina Insurance Company	0	0	0	0	0	0	5,813
19216	Southern Insurance Company	0	0	0	0	0	0	5,943
20524	Specialty National Insurance Company	1,203	67	0	3	233	0	36,175
44288	Specialty Risk Insurance Company	0	0	0	0	0	0	46,224
36790	Springfield Insurance Company	0	0	0	0	0	0	25,889
24767	St. Paul Fire and Marine Insurance Company	18,987	778	7,098	247	1,495	0	382,213
24775	St. Paul Guardian Insurance Company	96	-44	0	2	60	0	11,381
41750	St. Paul Medical Liability Insurance Company	0	0	0	0	0	0	606
24791	St. Paul Mercury Insurance Company	516	34	0	20	225	0	50,429
19070	Standard Fire Insurance Company (The)	1,912	2,972	0	0	0	0	77,586
42986	Standard Guaranty Insurance Company	0	0	0	0	0	3,544	5,990
18023	Star Insurance Company	134	0	0	0	0	0	17,975
40045	Starnet Insurance Company	0	0	0	0	0	0	60,298
35076	State Compensation Insurance Fund	0	0	0	0	0	0	5,492,547
25143	State Farm Fire and Casualty Company	-46	-6	0	0	0	0	79,547
25151	State Farm General Insurance Company	47,773	51,824	0	0	0	0	1,508,390
25178	State Farm Mutual Automobile Insurance Company	0	0	0	0	0	0	2,485,663
12831	State National Insurance Company, Inc.	0	0	0	0	0	0	47,201
22608	State National Specialty Insurance Company	0	0	0	0	0	0	0
42277	Sterling Casualty Insurance Company	0	0	0	0	0	0	84,947
10952	Stonebridge Casualty Insurance Company	0	0	0	0	0	3,757	3,758
22276	Stonewall Insurance Company	0	0	0	0	0	0	0
10340	Stonington Insurance Company	0	0	459	0	0	0	459
40436	Stratford Insurance Company	30	0	0	0	0	0	808
39187	Suecia Insurance Company	0	0	0	0	0	0	0
20362	Sumitomo Marine & Fire Insurance Company of America	140	0	0	0	0	0	27,065
12220	Superior Insurance Company	0	0	0	0	0	0	20,829
24047	Surety Bonding Company of America	0	0	0	0	0	0	4,041
12793	Surety Company of The Pacific	0	0	0	0	0	0	9,679
32107	Sutter Insurance Company	293	2	0	0	0	4,955	35,957
25364	Swiss Reinsurance America Corporation	0	0	0	0	0	0	0
19526	Texas General Indemnity Company	0	0	0	0	0	0	0
25496	TIG Indemnity Company	1	1	0	0	29	0	10,599
25534	TIG Insurance Company	550	-73	0	2	82	0	98,604
25461	TIG Insurance Company of Texas	0	0	0	0	0	0	1,351
25518	TIG Premier Insurance Company	0	0	0	0	7	0	26,316
25445	TIG Specialty Insurance Company	1	-13	0	0	0	0	10,186
13242	Titan Indemnity Company	0	0	0	0	0	0	0
42439	Toa Reinsurance Company of America (The)	0	0	0	0	0	0	0
12904	Tokio Marine and Fire Insurance Company, Limited (The)	1,576	0	0	19	948	0	139,790
18031	TOPA Insurance Company	0	3	0	0	0	0	100,035
37621	Toyota Motor Insurance Company	0	0	0	0	0	0	15,646
41238	Trans Pacific Insurance Company	0	0	0	0	0	0	3,170
19453	Transatlantic Reinsurance Company	0	0	0	0	0	0	0

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
20486	Transcontinental Insurance Company	284	0	0	6	192	0	44,522
28886	Transguard Insurance Company of America, Inc	546	0	0	0	0	0	1,837
33014	Transport Insurance Company	0	0	0	0	0	0	2,092
20494	Transportation Insurance Company	392	8	0	0	231	0	71,090
19038	Travelers Casualty and Surety Company	0	0	0	2	0	0	9,361
31194	Travelers Casualty and Surety Company of America	0	0	0	410	0	0	100,721
19046	Travelers Casualty and Surety Company of Illinois	0	0	0	0	0	0	4,873
36170	Travelers Casualty Company of Connecticut	0	0	0	0	0	0	1,651
40282	Travelers Commercial Casualty Company	0	0	0	0	0	0	0
36137	Travelers Commercial Insurance Company	0	0	0	0	0	0	0
25658	Travelers Indemnity Company (The)	0	0	0	0	0	0	0
25682	Travelers Indemnity Company of Connecticut (The)	884	10	-1	8	225	0	115,940
25674	Travelers Indemnity Company of Illinois (The)	13,621	2,687	0	51	11,747	0	462,619
39357	Travelers Insurance Company (Accident Dept)	0	0	0	0	0	0	8,705
36161	Travelers Property Casualty Insurance Company	470	4,252	0	0	0	0	40,745
34894	Trenwick America Reinsurance Corporation	0	0	0	0	0	0	798
24350	Triad Guaranty Insurance Corporation	0	0	0	0	0	0	28,526
19887	Trinity Universal Insurance Company	0	0	0	0	0	0	12,233
41211	Triton Insurance Company	261	0	0	0	0	4140	4,401
41106	Triumphe Casualty Company	35	0	0	0	0	0	193
21709	Truck Insurance Exchange	528	2,254	0	11	32	0	311,218
27120	Trumbull Insurance Company	0	0	0	0	0	0	0
29459	Twin City Fire Insurance Company	3,269	0	0	0	6	0	140,706
29599	U.S. Specialty Insurance Company	0	0	10,911	0	0	0	12,478
37893	ULICO Casualty Company	21	6	0	1	7	0	20,917
10004	Ulico Standard of America Casualty Company	0	0	0	0	0	0	0
41050	Underwriter for The Professions Insurance Company	0	0	0	0	0	0	4,861
22314	Underwriters Reinsurance Company	0	0	0	0	0	0	0
25798	Unigard Indemnity Company	506	0	0	0	0	0	34,426
25747	Unigard Insurance Company	1,669	683	0	15	0	0	86,015
11142	United Casualty Insurance Company of America	0	203	0	499	0	0	2,157
11770	United Financial Casualty Company	0	0	0	0	0	140	29,565
13021	United Fire & Casualty Company	15,440	0	0	0	0	0	15,516
16659	United Guaranty Commercial Insurance Company of North Carolina	0	0	0	0	0	0	0
40525	United Guaranty Credit Insurance Company	0	0	0	0	0	0	355
15873	United Guaranty Residential Insurance Company	0	0	0	0	0	0	61,503
41335	United National Specialty Insurance Company	0	0	0	0	0	0	728
25941	United Services Automobile Association	5,542	88	0	0	0	0	432,174
25887	United States Fidelity and Guaranty Company	6,638	9	0	169	381	0	88,739
21113	United States Fire Insurance Company	863	9,538	0	0	0	0	122,032
25895	United States Liability Insurance Company	0	0	0	0	0	0	13,622
10226	Unitrin Direct Insurance Company	0	0	0	0	0	0	6,820
13200	Universal Surety of America	0	0	0	0	0	0	16
41181	Universal Underwriters Insurance Company	515	1,000	0	1,956	4,838	0	107,141
25968	USAA Casualty Insurance Company	4,119	25	0	0	0	0	336,843
18600	USAA General Indemnity Company	0	0	0	0	0	0	16,038
28497	Usplate Glass Insurance Company	0	0	0	0	0	0	618
13099	Utah Home Fire Insurance Company	0	0	0	0	0	0	0
25976	Utica Mutual Insurance Company	0	0	0	0	0	0	1,373
26611	Valiant Insurance Company	113	62	0	2	97	0	8,512

Fair Plan Report - 2002 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2002 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft and Theft	Burglary Machinery	Boiler and	Other Write-in	State Total
20508	Valley Forge Insurance Company	273	0	0	1	185	0	35,743
14133	Valley Insurance Company	530	79	0	5	202	0	21,019
19607	Vanguard Underwriters Insurance Company	0	0	0	0	0	0	0
21172	Vanliner Insurance Company	44	0	0	0	0	0	12,832
18759	Verex Assurance, Inc.	0	0	0	0	0	0	45
10815	Verlan Fire Insurance Company	17	0	0	0	74	0	1,200
11762	Vesta Fire Insurance Corporation	-11	0	0	0	0	0	92,910
42285	Veterinary Pet Insurance Company	0	0	0	0	0	16,656	16,656
20397	Vigilant Insurance Company	862	955	0	19	1,135	0	46,140
13137	Viking Insurance Company of Wisconsin	0	0	0	0	0	0	152,308
10079	Vintage Insurance Company	0	0	0	0	0	0	273
35971	Voyager Property and Casualty Insurance Company	18,070	0	0	0	0	0	18,133
32778	Washington International Insurance Company	0	0	0	0	0	0	5,554
26069	Wausau Business Insurance Company	0	42	0	0	0	0	6,232
26042	Wausau Underwriters Insurance Company	0	30	0	0	0	0	6,751
10683	Wawanesa General Insurance Company	33	804	0	0	0	0	118,581
31526	Wawanesa Mutual Insurance Company (The)	26	431	0	0	0	0	64,973
25011	Wesco Insurance Company	3,524	0	0	0	0	0	12,760
21121	Westchester Fire Insurance Company	2,334	2,384	6,955	0	1	19,065	85,203
25771	Western Continental Insurance Company	0	0	0	0	0	0	0
30830	Western Diversified Casualty Insurance Company	0	0	0	0	0	0	-25
27502	Western General Insurance Company	0	0	0	0	0	0	72,748
26395	Western Home Insurance Company	17	0	0	0	0	0	7,475
10008	Western Insurance Company	0	0	0	0	0	0	0
13625	Western Mutual Insurance Company	0	449	0	0	0	0	7,308
24465	Western National Assurance Company	0	0	0	0	0	0	0
10997	Western Select Insurance Company	0	0	0	0	0	0	354
13188	Western Surety Company	0	0	0	0	0	0	9,916
10935	Western Underwriters Insurance Company	0	0	0	0	0	0	0
37770	Western United Insurance Company	0	0	0	0	0	0	77,837
24120	Westfield National Insurance Company	0	0	0	0	0	0	0
34207	Westport Insurance Corporation	29,851	19,510	0	0	1,462	0	115,479
24635	Westward Insurance Company	0	0	0	0	0	18	94
25780	Williamsburg National Insurance Company	663	0	0	0	0	0	4,463
13234	Wilshire Insurance Company	2,024	0	0	0	0	0	26,622
12599	Windsor Insurance Company	0	0	0	0	0	0	871
24554	Winterthur International America Insurance Company	1,862	199	0	0	0	0	5,473
13250	Workmen's Auto Insurance Company	0	0	0	0	0	0	47,869
26050	Worldwide Insurance Company	0	0	0	0	0	0	2,334
20311	XI Capital Assurance Inc.	0	0	0	0	0	0	20,877
40193	XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0
20583	XL Reinsurance America Inc.	0	0	0	0	0	0	1
37885	XI Specialty Insurance Company	128	0	23,781	0	0	0	165,740
24325	York Insurance Company	0	0	0	0	0	0	0
26220	Yosemite Insurance Company	0	0	0	0	0	2,463	4,934
13269	Zenith Insurance Company	0	0	0	0	0	0	314,118
30120	ZNAT Insurance Company	0	0	0	0	0	0	4,453
16535	Zurich American Insurance Company	39,608	6,145	13,073	40	4,482	0	416,315
27855	Zurich American Insurance Company Of Illinois	0	0	0	0	0	0	1,458

Total Property & Casualty Companies: 799

Each Line of Business Total:	1,239,709	492,033	199,441	13,408	103,413	25,647	49,015,929
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